

You will have been provided with a Key Facts Illustration before completing this application form. It is very important that you have read the Key Facts Illustration relating to your selected products before completing this application form. If your requirements have changed since receiving the illustration you should obtain a further illustration before proceeding further.

**Data Protection Notice:** For the purposes of the Data Protection Act 1998, AHL will be the Data Controller responsible for the processing of data in relation to your mortgage application, the ongoing operation of your mortgage account (if your application is approved), assessment of the performance of your account and after repayment of the mortgage for statutory, regulatory, auditing or other lawful requirements. We may also use your information to develop products and services that may be of interest to you in the future. We will not keep your data longer than necessary.

If your mortgage application has been introduced to AHL by an intermediary, the intermediary will be the Data Controller in respect of any data collected and held by them.

Your data may include 'sensitive information'. The Act defines 'sensitive information' as information about your racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health condition, sexual life, criminal record, pending court proceedings or sentence or any alleged offence.

## Application for a Transfer of Ownership (for addition or removal of a party or parties)

Amber Homeloans Limited (AHL) will only consider giving consent to an application where at least one existing borrower is to remain or from the personal representatives of a sole deceased borrower where the property is to be transferred to the beneficiary.



Primary Account Number           Value of property £

Please note: If additional borrowing is required a Mortgage Application form should be completed instead of this form

Full names of current borrowers. Current borrowers who will be remaining on the mortgage account should also complete the sections below. All current borrowers must sign this form.

<input type="text"/>
<input type="text"/>

Reason for transfer

Was the original loan supported by a personal guarantor? Yes:  No:

If Yes, please give full names and current address of guarantor below. Unless a guarantee is no longer required any guarantor must consent to the transfer.

<input type="text"/>
<input type="text"/>

### PLEASE NOTE:

- AHL must be advised if there is a change to any of the information given in this application before completion of the transfer.
- Any transfer which is not made in accordance with AHL's consent will be treated as unauthorised and in breach of the mortgage which would enable AHL to ask for the loan to be immediately repaid in full.
- AHL reserves the right to withdraw its consent at any time before completion.
- Any arrears on the mortgage account must be brought up to date.
- Any party to whom the property is transferred who is not a party to the existing mortgage will be required to agree to observe and perform the conditions of the mortgage in a form approved by AHL.
- In certain circumstances AHL may require a Report and Valuation for AHL's purposes only to be prepared by an external valuer.
- The consent of any other lender with a loan secured on the property must be obtained to the transfer.
- Where the existing mortgage completed prior to 31st October 2004, this will not be regulated by the FSA. However, the addition of a party will mean that the mortgage is brought within FSA regulation.

### New Borrower Details

#### FIRST APPLICANT

#### SECOND APPLICANT

Title (eg Mr/Mrs/Miss/Ms/Other):		Title (eg Mr/Mrs/Miss/Ms/Other):				
Surname:		Surname:				
First Name(s):		First Name(s):				
Any previous Name(s):		Any previous Name(s):				
Date of Birth (dd/mm/yy):	Nat. Ins. No:	Date of Birth (dd/mm/yy):	Nat. Ins. No:			
Nationality / Town and Country of Birth						
Are you an existing customer of AHL?		Yes: <input type="checkbox"/> No: <input type="checkbox"/>				
If Yes, enter one of your existing Account Numbers		Account No: <input type="text"/>				
Have you ever been declared bankrupt or insolvent or is there any such action pending?		Yes: <input type="checkbox"/> No: <input type="checkbox"/>				
Have you ever entered into any arrangement with your creditors or are you a party to a voluntary arrangement?		Yes: <input type="checkbox"/> No: <input type="checkbox"/>				
Have you had a court order/decreed made against you for debt or is there any such action pending?		Yes: <input type="checkbox"/> No: <input type="checkbox"/>				
Have you ever been in arrears with any existing or previous loans or letting agreements or had a property repossessed by a lender (whether voluntarily or otherwise)?		Yes: <input type="checkbox"/> No: <input type="checkbox"/>				
If Yes to any of the above, enter details. Enter 1st/2nd/Jnt to indicate if applicable to 1st, 2nd or Joint applicant(s). Please supply details in the Additional Comment box.						
1st/2nd/Jnt:	Type:	Date:	Amount: £	Reason:	No. of months in arrears	Satisfied?
1st/2nd/Jnt:	Type:	Date:	Amount: £	Reason:	No. of months in arrears	Satisfied?

### Present Housing

#### FIRST APPLICANT

#### SECOND APPLICANT

Current Address:		Current Address:	
Postcode:		Postcode:	

If less than 3 years, please give all addresses during this period and length of time at each address in the Additional Comments box.

Residential Status	Owner: <input type="checkbox"/>	Tenant: <input type="checkbox"/>	Living With Others: <input type="checkbox"/>	Owner: <input type="checkbox"/>	Tenant: <input type="checkbox"/>	Living With Others: <input type="checkbox"/>
Telephone Number (inc. code)	Day: <input type="text"/>	Eve: <input type="text"/>		Day: <input type="text"/>	Eve: <input type="text"/>	
E-mail address*	<input type="text"/>			<input type="text"/>		

\* For marketing purposes only – AHL will not enter into general communication by e-mail

## Current Outstanding Mortgages/Loans/Expenditure

FIRST APPLICANT

SECOND APPLICANT

Do you have a mortgage or secured loan or any other loans outstanding?

Yes:  No:

Yes:  No:

If **Yes**, enter details below and indicate if the mortgage or loan will be repaid on or before completion of the transfer. For any mortgage or secured loans please provide your latest annual statement(s).

Lender (eg Amber Homeloans Ltd)	Applicant 1st/2nd/Joint	Type of Loan (eg mortgage/secured/personal)	Account Number	Outstanding term		Outstanding balance	Monthly payment	To be repaid on or before completion?
				Yrs	Mths	£	£	

Do you make any maintenance/child support payments/any payments to court?

Yes:  No:

Yes:  No:

If **Yes**, how much per month?

£

£

## Occupation and Income

FIRST APPLICANT

SECOND APPLICANT

What is your occupation?

What is your job title?

What is your employment status?

Employed  - Full-time  or Part-time   
Retired  Self-employed  Not working

Employed  - Full-time  or Part-time   
Retired  Self-employed  Not working

If you are a sole trader, a partner in a firm or a company director with 33% or more shareholding, please tick the box and complete the self-employed section



What is your annual basic income?

£

£

State any other income (please specify source and amount)

Source:  £

Source:  £

What is your monthly disposable income?

£

£

(By this we mean the amount of money you have left over after all monthly expenses apart from your mortgage have been deducted)

**Please note: You will need to provide the originals of your last month's bank statement, your last month's payslip and your last P60. (These are not required if this is a self-certification application.)**

Current Employer

Name:

Name:

Address:

Address:

Postcode:

Postcode:

Tel:

Fax:

Tel:

Fax:

How long have you been with your current employer?

Years:  Months:

Years:  Months:

Is your current employment permanent?

Yes:  No:

Yes:  No:

**If you are self-employed, please complete the next four questions. Please note that you will also need to provide your last year's accounts. (These are not required if this is a self-certification application.)**

What is your trading name and address?

Name:

Name:

Address:

Address:

Postcode:

Postcode:

What is your percentage shareholding/share in partnership?  %

%

How long has the business/company/partnership been trading?  Yrs

Yrs

Names and address of your accountant

Name:

Name:

Address:

Address:

Postcode:

Postcode:

Tel:

Fax:

Tel:

Fax:

Accountant's Professional Qualifications\*

(\*Note: Providing full details will assist in the underwriting decision)

## Additional Comments

## FOR SELF-CERTIFIED APPLICATIONS ONLY

### Self-Certification of Income Declaration *(Please leave blank if this is a full status application.)*

#### FIRST APPLICANT

Total personal income £  p.a.

Please confirm the reason for self-certification of income:

Extra income from employment - e.g. commission, overtime, bonus, shift allowance

Self-employed / Contractor

Investment/rental income

Income derived from more than one source

#### Income breakdown (should equal total income above):

Annual basic income from employment / self-employment £

Extra income from employment - eg commission, overtime, bonus, shift allowance £

Investment/rental income £

Other sources of income:

Source:  £

Source:  £

Source:  £

I/We certify that if I/we have applied for a product which permits me/us to self-certify my/our income, I/we understand my/our obligations and that the income declared is a true and accurate assessment of my/our annual income. I/We understand it is a criminal offence to falsely declare my/our income and I am/we are aware that Amber Homeloans Limited may carry out checks on the information I/we have supplied.

Signed: <input type="text"/>	Date: <input type="text"/>	Signed: <input type="text"/>	Date: <input type="text"/>
<small>Signature of 1st Applicant</small>	<small>(dd/mm/yy)</small>	<small>Signature of 2nd Applicant</small>	<small>(dd/mm/yy)</small>

#### SECOND APPLICANT

Total personal income £  p.a.

Please confirm the reason for self-certification of income:

Extra income from employment - e.g. commission, overtime, bonus, shift allowance

Self-employed / Contractor

Investment/rental income

Income derived from more than one source

#### Income breakdown (should equal total income above):

Annual basic income from employment / self-employment £

Extra income from employment - eg commission, overtime, bonus, shift allowance £

Investment/rental income £

Other sources of income:

Source:  £

Source:  £

Source:  £

## Life Assurance

We recommend you protect your dependants by arranging life assurance to cover the total loan.

Please provide details below of any existing or proposed new Life or other policies (apart from those already deposited with AHL) to be used in connection with the mortgage.

(continue in the Additional Comments box):

Policy number	Life company	Policy Type (eg PEP, ISA, Endowment, Pension)	If new, who is to arrange the Policy?	Death benefit	Maturity date
<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"/>

**Please note** - Pension and PEP/ISA linked mortgages **must** have a Term Assurance Policy deposited with AHL to cover the amount and term of the mortgage.

## Conveyancer Details

Name and address of firm acting for the new borrowers.

Name: <input type="text"/>	
Address: <input type="text"/>	
<input type="text"/>	Postcode: <input type="text"/>
Name of Person acting: <input type="text"/>	Tel No (inc. code): <input type="text"/>

**Note:** The Conveyancer's costs for acting on AHL's behalf are payable by the new borrowers.

You should check whether your Conveyancer is on AHL's Panel. If not, AHL will instruct a separate Conveyancer to act for it, and two sets of costs may be incurred for which you may be liable, whether or not the transfer of mortgage completes.

## Identification Verification

To help protect against fraud we are required by law to check all new customers' names and addresses. Any applicant who is an existing customer of AHL will not be required to supply any identification.

All applicants who are not existing customers will be required to supply one of the forms of identification in Section a] and one from in Section b].

#### Section a]

Current full signed UK driving licence\*, current signed UK provisional driving licence (photocard style only)\*, current full passport, personal cheque/guarantee card with corresponding statement (less than 3 months old), pension/benefit book, National Insurance Card and P60 showing NI number and name.

#### Section b]

Any correspondence from an official body (eg. Tax Office, DSS, Local Authority, etc) bearing your name and being a pre-printed document – examples include last quarter's utility bill (eg gas, electricity), most recent Mortgage/Loan statement, council tax demand/payment book (for current year), vehicle registration document, or TV Licence, all less than 3 months old, current full signed UK driving licence\*, current signed UK provisional driving licence (photocard style only)\*

\* **Note:** A driving licence cannot be used for both Section a] and Section b].

**ORIGINAL DOCUMENTS MUST BE PRODUCED FOR EXAMINATION.**

## Additional Comments

## Declarations

(NB: For Scotland, please note that all references to 'mortgage' also include security.)

I apply for the consent of AHL to the transfer of the mortgaged property subject to the mortgage, on the basis of the information I have supplied.

I consent to AHL at any time transferring or otherwise disposing of the benefit of any loan, mortgage and other security for the loan to any third party, whether or not a building society or associated body of a building society, and further consent to AHL obtaining information and data, including personal data, from any new third party lender, following transfer or other disposal, about my loan, mortgage or other security to assist in statistical research relating to credit scoring or the investigation and resolution of complaints, or for any other purpose required to comply with legal or regulatory requirements, without any further reference to me;

### I declare that:

- I am over the age of 18;
- there are no existing loans or mortgages in my name with AHL or any other lender other than declared on this application form;
- I have received a copy of the Tariff of Charges relating to mortgage accounts;
- I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring offences and convictions regarded as 'spent' by virtue of the Rehabilitation of Offenders Act 1974 or the Rehabilitation of Offenders Act (Northern Ireland) Order 1978;
- any person interested now or in the future in the loan may rely upon the truth and accuracy of the information given and in any supporting documentation or information supplied by me;
- if any of the information I have given on this form changes before the transfer is completed, I shall advise AHL immediately;
- the amount of disposable income quoted in this application form is an accurate reflection of the income I have left over each month after the deduction of my monthly expenses (not including my mortgage payment).

## APPLICATION COSTS AND MORTGAGE REPORT AND VALUATION

### I acknowledge that:

- To help maintain service quality, some telephone calls with customers may be recorded and monitored from time to time;
- AHL will incur certain costs in processing this application and (where necessary) in obtaining a Report and Valuation of the property for which I accept responsibility;
- AHL reserves the right to reject the application without giving any reason, and without giving any refund of fees or related costs;
- in the event of this application not proceeding or any transfer not proceeding, I will not be entitled to a refund of fees or related costs;
- the payment of any application and/or valuation fee will not bind AHL to consent to a transfer;
- if a Report and Valuation is required it will be prepared by an external valuer. I understand that the Report is a valuation for AHL only. This is a limited report and is not a Homebuyers or Building Survey. AHL is not an agent of the Valuer or firm of Valuers ('the Valuer') and I am making no agreement with the Valuer. Neither AHL nor the Valuer will warrant, represent or give any assurance to me that the statements, conclusions and opinions expressed or implied in the Report and Valuation will be accurate and valid and the valuer's report will be supplied without any acceptance of responsibility to me on the part of the Valuer or AHL, even if the Valuer is negligent in relation to the report.
- AHL is a subsidiary company of Skipton Building Society. AHL is a separate legal body to Skipton Building Society and I will have no membership rights in Skipton Building Society.

### Your Personal Data

I understand that if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

I understand that further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to AHL at Gateway House, Gargrave Road, Skipton, North Yorkshire, BD23 2HL.

I consent to AHL using and disclosing information contained in my application form and about my account in the following ways:

Using particulars in this application, any supporting documents or information whether relating to the property or not, the mortgage and the conduct of the mortgage account and any other information or documentation involving me or the property (including information as to my physical or mental health or condition or any criminal offence which I may have committed, or am alleged to have committed) for credit assessment purposes and in connection with the taking out of the mortgage, operation and statistical analysis of my mortgage account and to the passing of this information to Group agents and third party processors if this is necessary for any of these purposes. Data may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. I further consent to AHL passing the same to any transferee, potential transferee, guarantor, or potential guarantor of the mortgage or their legal or financial advisers;

Passing information about the mortgage including the purpose of the loan, its amount, any sums secured, the interest rate, the term of the mortgage and the payment details to any person who will be required to sign AHL's standard Form of Consent or Acknowledgement or their legal or financial advisers;

Retaining the information and data, including personal data, contained in my application form or otherwise held in relation to my account, following any transfer or disposal of the benefit of any loan, mortgage or other security for the loan to any third party, for AHL's purposes as required to comply with legal or regulatory requirements or regulatory reporting purposes;

Passing particulars of this application and any supporting documents or information and any information obtained by AHL in the course of processing or underwriting this application, including information about the property, to the person/firm/company who introduced this application to AHL;

information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by AHL following formal demand to a credit reference agency;

(In the event of the property to be mortgaged ever being repossessed by AHL) information being passed to a credit reference agency;

To AHL using and disclosing the information contained in the mortgage application form and about my account in the following ways:

- to make enquiries of authorised referees and licensed credit reference agencies for credit assessment purposes. AHL will use credit scoring methods to assess this application. Such agencies will keep a record of the enquiry;
- to assist in fraud prevention and detection and to make enquiries and for registration with third parties who may make it available to other mortgage lenders or their agents where this is done in the interests of fraud prevention;
- to trace debtors;
- for registration, together with details of the conduct of my account, with licensed credit reference agencies who may make it available to other mortgage lenders for credit assessment purposes and in the interests of fraud prevention;
- for registration on the arrears and possessions register maintained by the Council of Mortgage Lenders;
- to allow AHL to provide details of any services which it thinks may be of interest to me.
- to make enquiries as you shall consider necessary in respect of any application and to disclose information furnished by me in this application to fraud prevention agencies from which it may be made available to other credit grantors (a list of whom is available on request) where this is done in the interests of fraud prevention and detection.
- to make periodic searches of Group records, credit reference agencies and fraud prevention agencies to manage my account and carry out statistical analysis of the performance of my account. These further searches will not be seen or used by other lenders to assess my ability to obtain credit;
- to using my information to help develop and improve the products and services offered to me and other customers. AHL may also share information with other companies within the Skipton Building Society Group to help provide me with a high standard of service (for example, for administrative purposes).

To AHL passing the original Report and Valuation or any further Report and Valuation to any other firm of independent valuers if any re-valuation or re-inspection of the property is required.

I authorise AHL or their agent to take up references and check my identity in such ways as are deemed necessary.

### I understand that:

Information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners. For the purposes of this application we may be treated as financially linked and my application will be assessed with reference to any 'associated' records of my partners. By stating a financial association with another party, I also declare that AHL is entitled to disclose information about my joint applicant and/or anyone else referred to by me; and search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;

An 'association' between joint applicants and/or any individual identified as my financial partner, will be created at credit reference agencies, which will link our financial records. I and anyone else with whom I have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a 'disassociation' at the credit reference agencies.

### I understand that:

If any or all of the loan is subject to payments of interest only, I will be responsible for payment of the capital element at the end of the mortgage term and I understand the implications of NOT having a suitable method to repay the capital element;

AHL will charge fees on repayment of the mortgage, such as a deeds production fee and a sealing fee and in addition AHL will charge a fee for early repayment of the mortgage if I wish to redeem my mortgage before the time agreed. AHL's general practice in making an early repayment charge varies according to the type of mortgage product selected and is illustrated below:

- cashback, fixed rate, capped rate and discounted mortgage products – AHL's general practice is to charge up to 5% of the balance of the mortgage account on the date of repayment if repayment occurs within a specified period after the mortgage has been completed. After the specified period has elapsed, interest is generally payable up to the end of the month of repayment;
- most other types of mortgage – interest is generally payable up to the end of the month of repayment;
- specific details of the repayment charges and/or interest and/or charges in respect of the mortgage product(s) selected will be provided in the Offer of Mortgage.

Depending on the type of mortgage product(s) selected, I may have to pay an early repayment charge if any over payment is made over and above the required monthly payments before the time agreed. AHL's general practice in making an early repayment charge is illustrated below:

- cashback, fixed rate, capped rate and discounted mortgage products – if any additional payment is made over and above the required monthly payments within a specified period after the mortgage has completed, the general practice is to charge an early repayment charge of up to 5% of the sum paid;

/ continued over

## Declarations - continued

- most other types of mortgage – if an over payment occurs before the time agreed no early repayment charge will be charged;
- specific details of the early repayment charges in respect of the mortgage product(s) selected will be provided in the Offer of Mortgage.

If my bank/building society rejects an application from AHL for payment by Direct Debit, a fee will be charged and debited to my account.

### Data Access:

#### I understand that:

- with limited exceptions I can request in writing, upon payment of a fee, details which are held about me by AHL or other members of the Skipton Building Society Group and where necessary rectify the information that is held about me;
- I have the right of access to my personal records held by credit and fraud agencies. AHL will supply their names and addresses upon request

### Marketing Consent:

#### I consent to receiving details of other products and services and confirm that I understand that:

- I can request not to receive any details from AHL about AHL's products or Skipton Building Society Group products by writing to it at Gateway House, Gargrave Road, Skipton BD23 2HL, or by ticking this box.
  - the information provided in this application may be shared by AHL with other companies within the Skipton Building Society Group (a list of which is available on request) for marketing purposes. I understand that I may request AHL not to share my personal details with these companies by writing to it at Gateway House, Gargrave Road, Skipton BD23 2HL, or by ticking this box.
  - I can request not to receive any details by telephone about AHL's products or services by writing to it at Gateway House, Gargrave Road, Skipton BD23 2HL, or by ticking this box.
- I consent to receiving details of AHL's products and services by e-mail.

I confirm that I have read all answers including those completed in other than my own handwriting and confirm that all answers are correct and complete. To the best of my knowledge and belief the statements in these Declarations are true and correct.

## Signature and Authority to Obtain References/Information and to Process Data

Please ensure that you have read carefully all the declarations before signing below.

It is important that you read and understand the section entitled 'Your Personal Data' and 'Marketing Consent'. By signing this application you agree that we can use your information as described.

I hereby authorise AHL to obtain from my Conveyancer any information AHL requires in relation to the Transfer.

I hereby authorise and request you to provide Amber Homeloans Limited with any information they may require.

Signed:  Signature of 1st Applicant	Date:  (dd/mm/yy)	Signed:  Signature of 2nd Applicant	Date:  (dd/mm/yy)
-------------------------------------------	-------------------------	-------------------------------------------	-------------------------

## Consent to Transfer and Release of Deeds - outgoing borrowers only

**PLEASE NOTE:** Any current borrower who is to be taken off the title to the property (the outgoing borrower) must supply written consent to the transfer and (where relevant) to the title deeds being released on loan to the named conveyancer by signing the section below before the application can proceed.

Signed:  Signature of 1st Applicant	Date:  (dd/mm/yy)	Signed:  Signature of 2nd Applicant	Date:  (dd/mm/yy)
-------------------------------------------	-------------------------	-------------------------------------------	-------------------------

## Insurance

### MORTGAGE PAYMENT PROTECTION INSURANCE

#### Cover for Accident, Sickness and Unemployment

We strongly recommend that you insure against the inability to meet mortgage payments through accident, sickness or unemployment. AHL is not able to offer you advice about the type of policy you should take out and it is therefore recommended that you contact a financial adviser in order to discuss your options.

### HOUSEHOLD INSURANCE

We will require the mortgaged property to be covered by adequate buildings insurance.

AHL is not able to offer you advice about the type of policy you should take out, however we have arranged for you to have access to buildings insurance products through the Skipton Building Society Group. If you would like to discuss your insurance options with Skipton Direct please call them on 0845 850 1755 (To help maintain service and quality, some telephone calls may be recorded and monitored).

Please use this space for any Additional Comments.

**FOR AHL USE ONLY:** Please use this space for any additional notes/comments.

**FOR AHL USE ONLY:**

Authorised by:

Position:

Date:



Amber Homeloans Limited,  
Gateway House, Gargrave Road,  
Skipton, North Yorkshire BD23 2HL  
Tel: **0845 602 0750\*** Fax: **0845 602 0738**

Registered Office: The Bailey, Skipton,  
North Yorkshire, BD23 1DN  
Registered in England No. 2819645

\* To help maintain service and quality some telephone calls may be recorded and monitored.

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

46-1009/05/10

**Authorised and regulated by the  
Financial Services Authority.  
FSA registration no. 306346**