

# Residential Mortgage Application Form

## A. Your personal details (Please complete all sections unless otherwise stated.)

### First person applying

Please enter the highest wage earner as first person.

1. Borrower type	FTB		Purchase		Remortgage					
2. Marital Status (please select)										
3. Title:	Mr		Mrs		Miss		Ms		Other	
4. All first names										
5. Surname										
6. Present address										
Post code										
When did you move into this property?			year			month				
Previous address (If less than 3 years)										
Post code										
When did you move into this property?			year			month				
If less than 3 years, please use additional information section.										
7. Country of residence										
8. Present status	Owner		Tenant		Living with family					
9. Has your surname changed in the last five years	Yes		No							
If yes, what was your previous surname										
10. Date of birth			Nationality							
Do you have permanent right to reside in the UK?	Yes		No							
11. Contact details	Mobile									
	Email									
12. Dependents	First name and surnames	Relationship to applicant	Date of birth (if under 18)							

### Second person applying

FTB		Purchase		Remortgage					
Mr		Mrs		Miss		Ms		Other	
		year			month				
		year			month				
Owner		Tenant		Living with family					
				Yes		No			
If yes, what was your previous surname									
		Nationality							
Do you have permanent right to reside in the UK?		Yes		No					
Mobile									
Email									
First name and surnames	Relationship to applicant	Date of birth (if under 18)							

## B. Employment and income

**First person applying**

1. Are you:      Employed      Self employed      Retired

2. Is your job:      Permanent      Temporary      Full time  
 (Please tick all that apply)      Fixed contract      Part time

3. Occupation

4. Any employment changes pending?  
 (If yes, give details)

5. Name of employer or own business

6. Employment or business start date      If less than 12 months give details in section M

7. Anticipated retirement date/age

8. Annual gross income      £

9. Secondary Income      £

**Total**      £

10. Source of secondary income

Year		£		Average for the past 2 years
Year		£		£

**Second person applying**

Employed		Self employed		Retired	
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Permanent		Temporary		Full time	
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Fixed contract		Part time	
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If less than 12 months  
give details in section M

£	
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£	
---	--

£	
---	--

Year		£		Average for the past 2 years
Year		£		£

### C. Residential details

1. At present, are you:

A home owner		Living with family	
A tenant		Other (give details)	

2. If you are a homeowner, do you currently have a mortgage?

Yes		No	
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Lender

Mortgage account number

**If 'No' or you are not a homeowner, please go to question 8**

3. Will this mortgage be fully repaid before the new mortgage starts?	Yes	No
If 'No' please advise why not		
4. Date it was taken out	year	month
5. Monthly payment	£	
6. Outstanding balance	£	
7. Estimated value of property or sale price	£	
8. If you are a tenant		
Rent pm	£	
Will this tenancy end before the new mortgage starts?	Yes	No

A home owner		Living with family	
A tenant	Other (give details)		
		Yes	No
Lender			
Mortgage account number			

	Yes	No
year	month	
£		
£		
£		

£	
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Will this tenancy  
end before the new  
mortgage starts?

Yes		No	
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## C. Residential details (continued)

9. Do you own any other properties?

Property Address	Estimated Valuation	Lender (if applicable)	Start date	End date	Balance Outstanding	Mortgage Payment	Rental Income	Product Interest Rate

10. Do you have any other assets?

Savings £  Shares £  Investments £  Pension fund £

## D. Details of current financial commitments

1. Loans & credit cards

Type of credit e.g loan/HP/credit card	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of provider	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current balance	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Monthly payment	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Will it be repaid before mortgage starts?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Approx end date (YY-MMM)	<input type="text"/>	<input type="text"/>	<input type="text"/>

If you have any further credit commitments, please provide in Section M - Additional Information

2. Maintenance payments (If applicable) Payment per month £  End date

3. Childcare costs/ School fees (If applicable) Payment per month £  End date

4. Pension contribution (If applicable) Payment per month £  End date

5. Have you ever been bankrupt or insolvent? Yes ☐ No ☐

6. Have you ever failed to keep up payments on any mortgage, loan, rent or credit card or had a property repossessed? Yes ☐ No ☐

7. Have you ever had a County Court Judgement (CCJ) made against you? Yes ☐ No ☐

8. Have you ever had to make special arrangements (Individual Voluntary Arrangements, Debt Relief Order)? Yes ☐ No ☐

9. Have you ever had a mortgage, loan or tenancy declined? Yes ☐ No ☐

<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"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Payment per month £  End date

Payment per month £  End date

Payment per month £  End date

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

10. Have you, or any person normally living with you, ever been charged with any offences other than driving offences or convictions that are treated as spent under the Rehabilitation of Offenders Act 1974?

Yes

No

Yes

No

If you have answered ‘Yes’ to any of the above, please provide additional details, such as dates, amounts and how these occurred.

Future Income and Expenditure Plans

1. Are you aware of any changes to your income or expenditure that are likely to affect your ability to meet your mortgage payments during the term of the mortgage?

Yes

No

If ‘yes’ please provide the following detail.

2. Are you planning to buy another property or other asset that will reduce your savings or increase your debts in the next 5 years?

Yes

No

If ‘yes’ please provide the following detail.

E. Mortgage requirement

How much would you like to borrow? £

How many years would you like to repay your total loan over? Years

Estimated valuation / purchase price £

Repayment

Yes

Interest-only

Yes

Repayment plan for interest only

If remortgage and borrowing extra, whats the purpose

Mortgage product requested

Add arrangement fee to loan

Yes

No

Broker advisory fee (if applicable)

£

F. Property purchase

Does the purchase price include any builders incentive or sellers discount (including Right to Buy)?

Yes

if ‘Yes’, please specify the type of incentive or discount and the value

Where is the deposit coming from?

Own savings

Sale proceeds

Loan

Gift

Other

Please give details

Are you going to carry out any improvements?

Yes

No

If ‘Yes’ give details of planned improvements and expected costs.

Are you repaying other debts from sale proceeds?

Yes

No

If ‘yes’ how much?

£

If ‘Yes’ please give details

## G. Remortgage

Since moving into your property have you had any building work carried out to the property which required planning permission?

Yes

No

If 'Yes' please give details

Do you wish to consolidate other loans and debts?

Yes

No

If 'yes' how much?

£

If consolidating or repaying existing loans or credit cards, provide the details of the existing lender below and enclose a copy of your latest statement.

Name of Company

Current Balance Outstanding

Card No./Account No.

Monthly Payment

Sort Code for payment

If the loan to be repaid is a personal loan, please provide a valid settlement figure from the Lender.

## H. Property details

1. Address of the property that will be mortgaged

Post code

2. Type of property (please tick all appropriate boxes)

Detached

Semi-detached

Terraced

Bungalow

House

Ex-council or housing association

Shared ownership

Flat

Maisonette

If a flat, is the property:

Purpose built

Converted

Are there more than 30 flats in the block?

Yes

No

If 'yes' how many flats?

Is the block more than 6 storeys high?

Yes

No

If 'yes' please refer to society

Is the flat above commercial premises?

Yes

No

If 'yes' please refer to society

3. Type of property

Freehold

Heritable for Scotland (Scotland only)

Leasehold

What is: a) the ground rent?

£

Per year

b) the unexpired term of the lease?

£

Per year

c) the service and maintenance charge?

£

Per year

4. What are the walls made of?

5. What is the roof made of?

## H. Property details (continued)

6. How many habitable rooms does the property have?	Living room(s)		Bathroom(s)/WC		Kitchen(s)		Other				
7. How many bedrooms does the property have?	<input type="text"/>										
8. Does the property have a garage?	Yes		No		If 'yes' is it:	Single		Double		Integral	
9. Will you be moving into this property within 60 days of this loan starting?	Yes		No		Not applicable (e.g. already living in the property)						
					If 'no' please give reason	<input type="text"/>					
10. In what year was the property built?	<input type="text"/>				If under 10 years old or being built, will you be the first occupants?	Yes		No			

**If property less than 10 years old or newbuild, please complete Additional Information Section M Q7-9**

11. Does the property have any legal restrictions such as who can own it and what price it can be sold for?	Yes		No		If 'yes' please give details	<input type="text"/>			
12. Will any part of the property or land be used for business purposes or be let now or at any time in the future?	Yes		No		If 'yes' please give details	<input type="text"/>			
13. Will anyone aged 17 or over who is not applying for this mortgage be living in the property? (This does not apply in Scotland).	First name and surnames	Date of birth	Relationship to applicant						
	<input type="text"/>	<input type="text"/>	<input type="text"/>						
	<input type="text"/>	<input type="text"/>	<input type="text"/>						
	Yes		No		If 'yes' please give details	<input type="text"/>	<input type="text"/>		
If 'Yes', will they provide money towards buying the property?	Yes		No		If 'Yes', are they dependent on the applicant(s) income?	Yes		No	

## I. Valuation

### Please read this section carefully

We will assess the suitability of the property for mortgage purposes by a valuation or other means. If we do not carry out a valuation, or you are transferring your mortgage to us, we will not provide you with a copy of a valuation report. If we need a valuation report on the property we will ask a suitably qualified person to prepare this for us. This basic mortgage valuation report is designed to allow us to assess how suitable the property is as a security for the proposed loan. It is based on a limited inspection and does not contain all the information you will need about the property as the prospective owner and occupier of the property.

There may be serious faults in the property which the basic mortgage valuation report does not reveal and there may be things missed out which do not matter to us but which would matter to you.

You must not rely on this report in any way when deciding whether or not to buy the property. Neither we

nor the valuer accept any responsibility to you or any other person for the basic mortgage valuation report, even if the valuer has been at fault in his or her limited inspection or report. Neither we nor the valuer will say whether the purchase price is reasonable.

The basic mortgage valuation report is not a building survey or a HomeBuyer Report, both of which need a much more detailed inspection and give much more information about the property. You will need to pay higher fees for these.

**You should consider whether to arrange for a HomeBuyer Report or a building survey to be undertaken separately.**

As explained in our leaflet, where we charge for a basic mortgage valuation, the fee for this must be paid before the valuation is carried out.

How can the valuer gain access to the property?	Contact estate agent	Name	<input type="text"/>	Phone	<input type="text"/>
	Keys are available from	Name	<input type="text"/>	Phone	<input type="text"/>

## J. Your solicitor or licensed conveyancer

If remortgage and the applicant qualifies for Free Legals, this section is not required ☐

Name and address of firm	<input type="text"/>				
Type of firm	Solicitor		Licensed conveyancer		Name of person acting for you
					<input type="text"/>

## K. Keeping in touch All applicants

We'd love to keep you up to date with offers, events and the latest information about our products and services. If you're happy for us to do this, please let us know how you'd like us to contact you.

	Email	SMS	Post	Phone	
Applicant 1:					We may also use the personal information you have given us (together with other information) to personalise our communications to you.
Applicant 2:					I'm happy for you to use my personal information in this way:

Applicant 1:	
Applicant 2:	

Our subsidiaries and insurance partner also offer products and services which may be of interest to you. If you're happy to receive occasional communications from them, please let us know how below.

Please note, we may pass your personal information to our subsidiaries so they can send you this information directly, but we will never share your personal information with our insurance partner for marketing purposes.

### Borderway Finance Limited

I'd like to receive information from your vehicle finance by:

	Email	SMS	Post	Phone
Applicant 1:				
Applicant 2:				

If you decide that you no longer want to receive this marketing information you can ask us to stop sending it at any time by emailing us at [help@cumberland.co.uk](mailto:help@cumberland.co.uk); by calling us on 01228 403141, by visiting any Cumberland branch or by writing to us at Cumberland Building Society, FREEPOST, Cumberland House, Cooper Way, Parkhouse, Carlisle, CA3 0JF and we will update your preferences as soon as possible.

At the Cumberland we support our customers that may be finding it difficult to manage their finances or need extra help. There may be ways we can help to make it easier.

Yes

No

Do you have any health or personal circumstances we should be aware of that may impact your ability to access and/or manage your products and our services?

If yes, please outline your circumstances and the extra support you require.

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Let us tell you how we'll use that information, so you know.

We'll note information about your situation and extra support on your account(s). This will be available to Cumberland Group colleagues to help meet your needs when interacting with you or dealing with your account(s), without you having to explain your situation each time.

We need your permission for us to do this. You can withdraw that at any time by contacting us. Please tick the box if you're happy for us to use and record your information in this way.

☐

## L. Declarations

**Customer note:**

All persons applying must read this declaration carefully, before confirming.

**I/we understand and confirm that:**

- The information on this application form is complete, accurate and the loan is being used for the purpose stated.
- I/We have been provided with all the information and documentation required by Applicable Regulations, including a mortgage illustration, detailing the costs and features of the mortgage product being recommended.
- I/We agree that Cumberland Building Society will process my personal data in accordance with their Privacy Notice, which I have been made aware of and can be viewed online at [Cumberland.co.uk/privacy](https://cumberland.co.uk/privacy).
- As part of the application process, I/We agree that credit reference searches can be undertaken.
- When the mortgage completes, The Cumberland will change my/our address on any accounts held.
- I/We can confirm that all information that may be relevant to this application has been disclosed

☐

I have communicated the Declaration statements to the customer(s) and they agree to them

☐

I am authorised to submit this application form on the customer(s) behalf

Name of Broker Firm:

Name of mortgage broker:

Date:

**Your mortgage is secured on your home. Think carefully before securing other debts against your home.  
Your home may be repossessed if you do not keep up repayments on your mortgage.**

## M. Additional information

**Customer note:** Only complete this section if additional information was asked for in earlier sections.  
If no additional information required go to section M.

### First person applying

1. Previous address

Post code

Date from

year

month

Date to

year

month

### Previous employer details

2. Please give the name and address of your previous employers for the last 2 years (Provide additional details in section 10 if necessary).

3. Length of service

4. Job title

5. Date you left

6. Final salary

£

### Second person applying

Post code

year

month

year

month

3.

4.

5.

6.

£

### Properties built within the last 10 years or that are being built

7. Is the property or will the property be covered by NHBC or other warranty?

Yes

No

Warranty type

### Properties being built

8. Who is building the property?

A firm of builders

Yourself or subcontractor

Name and address of builder

9. Will you receive any discounts or incentives as part of the builders package?

Yes

No

If 'yes' please give details

### 10. Additional information Please use this box to provide extra details

## M. Mortgage Payment Method (please fill in the form below)

Please tick one box to show how you plan to make your regular monthly mortgage payments?

Direct Debit

Please fill in  
Form 1 below

Transfer from an account with us

Please fill in  
Form 2 below

**Staff note:** Please ensure any separate forms needed are issued, completed and submitted with this Application Form.

### Instruction to your Bank or Building Society to pay Direct Debits

Please fill in the whole form and send to:

FREEPOST, Cumberland Building Society,  
Cumberland House, Cooper Way, Carlisle. CA3 0JF

1. Name and full postal address of your Bank or Building Society Branch

To: The  
manager

Bank or building  
society

Address

Post code

2. Name(s) of  
account holder(s)

3. Branch Sort Code

-    -

Signature(s)

Date

Banks and building societies may not accept direct debit instructions for some types of account.



This guarantee should be detached and retained by the Payer

### The Direct Debit Guarantee



- The Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit the organisation will notify you (normally 10 working days) in advance of your account being debited or as otherwise agreed. If you request the organisation to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by the organisation or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when the organisation asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify the organisation.

#### What you need to do

Is this direct debit replacing your current payment method

Current payment method	What you need to do
Direct debit	Ask your bank to cancel to cancel the existing direct debit
Standing order (bankers order)	Ask your bank to cancel the existing standing order
Transfer from a Cumberland account	Nothing, we will cancel the existing transfer

To mortgage accounts only

I/We understand that all transfers are subject to the Cumberland Investment Account Conditions, a copy of which is available on request.

Movement no							Last payment of existing transfer									
For office use only								2	5	N	O	V	2	0	2	3

From 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"/>	From account name	<input type="text"/>
To mortgage 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"/>	eg. Mr A G Smith	

Please tick as appropriate:

Last payment of existing transfer      Last day of current month

First regular date

2	5	N	O	V	2	0	2 3

Regular amount	N/A
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Transfer to be carried out	Weekly		Monthly		N/A
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1. Fixed transfers can be collected on any day of the month. They will not change automatically and you must ask for the amount to be amended if your mortgage or insurance payments change.

2. Variable transfers can only be collected on the last day of the month. They will automatically change following a change in your interest rate or a change to your monthly insurance premium (if applicable).

1. Please ensure that you have sufficient cleared balance in the account from which the transfer is to be made, on the day before the date you have asked us to make the transfer.
2. Where a Sunday or English Bank Holiday falls on the last day of the month, transfers due on this date will be made on the Society working day prior to the last day of the month e.g. if Easter Monday was 31 March the transfer would be done on Saturday 29 March.
3. Regular Internal Transfers may only be paid from Flexible Day to Day and Current Accounts.

Signature(s): For joint accounts, either person may sign, unless two or more signatures have been instructed.

Signature(s)	Date
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