

# Further Borrowing 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. Title:	<input type="text" value="Mr"/>	<input type="text" value="Mrs"/>	<input type="text" value="Miss"/>	<input type="text" value="Ms"/>	<input type="text" value="Other"/>
2. All first names	<input type="text"/>				
3. Surname	<input type="text"/>				
4. Present address	<input type="text"/>				
Post code	<input type="text"/>				
When did you move into this property?	<input type="text" value="year"/>		<input type="text" value="month"/>		
Previous address (If less than 3 years)	<input type="text"/>				
Post code	<input type="text"/>				
When did you move into this property?	<input type="text" value="year"/>		<input type="text" value="month"/>		

If less than 3 years, please use additional information section.

5. Has your surname changed in the last five years	<input type="text" value="Yes"/>	<input type="text" value="No"/>	
If yes, what was your previous surname	<input type="text"/>		
6. Date of birth	<input type="text"/>	Marital status <input type="text"/>	
7. Contact details	<input type="text" value="Mobile"/>		
	<input type="text" value="Email"/>		
8. Dependents	First name and surnames	Relationship to applicant	Date of birth (if under 18)
	<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"/>

### Second person applying

<input type="text" value="Mr"/>	<input type="text" value="Mrs"/>	<input type="text" value="Miss"/>	<input type="text" value="Ms"/>	<input type="text" value="Other"/>
<input type="text"/>				
<input type="text"/>				
<input type="text"/>				
<input type="text" value="year"/>		<input type="text" value="month"/>		
<input type="text"/>				
<input type="text" value="year"/>		<input type="text" value="month"/>		

<input type="text" value="Yes"/>	<input type="text" value="No"/>	
If yes, what was your previous surname	<input type="text"/>	
<input type="text"/>	Marital status <input type="text"/>	
<input type="text" value="Mobile"/>		
<input type="text" value="Email"/>		
First name and surnames	Relationship to applicant	Date of birth (if under 18)
<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"/>

## B. Employment and income

### First person applying

1. Are you:	<input type="text" value="Employed"/>	<input type="text" value="Self employed"/>	<input type="text" value="Retired"/>
2. Is your job: (Please tick all that apply)	<input type="text" value="Permanent"/>	<input type="text" value="Temporary"/>	<input type="text" value="Full time"/>
	<input type="text" value="Fixed contract"/>	<input type="text" value="Part time"/>	
3. Occupation	<input type="text"/>		

### Second person applying

<input type="text" value="Employed"/>	<input type="text" value="Self employed"/>	<input type="text" value="Retired"/>
<input type="text" value="Permanent"/>	<input type="text" value="Temporary"/>	<input type="text" value="Full time"/>
<input type="text" value="Fixed contract"/>	<input type="text" value="Part time"/>	
<input type="text"/>		

## B. Employment and income (continued)

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

5. Name of employer or own business

6. Employment or business start date

7. Anticipated retirement date/age

8. Annual gross income  £

9. Secondary Income  £

**Total**  £

10. Source of secondary income

£

£

£

11. Self employed income Bonus/Commission/Drawings/Dividends (if applicable)

Year	£	Average for the past 2 years
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Bonus/Commission/Drawings/Dividends (if applicable)

Year	£	Average for the past 2 years
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

## C. Details of current financial commitments

1. Loans & credit cards

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

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

If you have any further credit commitments, please provide 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

Payment per month  £  End date

Payment per month  £  End date

Payment per month  £  End date

5. 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
<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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

6. Do you have any other assets?

Savings  £  Shares  £  Investments  £  Pension fund  £

## D. Details of current financial commitments (continued)

7. Have you ever been bankrupt or insolvent?

Yes ☐ No ☐

Yes ☐ No ☐

8. Have you ever failed to keep up payments on any mortgage, loan, rent or credit card or had a property repossessed?

Yes ☐ No ☐

Yes ☐ No ☐

9. Have you ever had a County Court Judgement (CCJ) made against you?

Yes ☐ No ☐

Yes ☐ No ☐

10. Have you ever had to make special arrangements (Individual Voluntary Arrangements, Debt Relief Order)?

Yes ☐ No ☐

Yes ☐ No ☐

11. Have you ever had a mortgage, loan or tenancy declined?

Yes ☐ No ☐

Yes ☐ No ☐

12. 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. Loan requirement

How much would you like to borrow?

£

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

Years

Is this loan for the benefit of all borrowers?

Yes ☐ No ☐

If No, which borrower will benefit from this loan?

Estimated valuation / purchase price

£

Repayment

Yes ☐

Interest-only

Yes ☐

Repayment plan for interest only

What is the purpose of this loan?

Note: If the purpose is for structural improvements, please contact your relationship manager to discuss any additional requirements. A Mortgage Illustration will be provided upon application. Please provide additional detail below

Mortgage product requested

Add arrangement fee to loan

Yes ☐ No ☐

Broker advisory fee (if applicable)

£

## E. Complete if loan purpose is consolidation

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.

## F. Property details

1. 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

2. 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

3. Will anyone aged 17 or over who  
is not applying for this mortgage  
be living in the property?

First name and surnames

Date of birth

Relationship to applicant

(This does not apply in Scotland).

Yes

No

If 'yes' please  
give details

If 'Yes', will they provide money  
towards buying the property?

Yes

No

If 'Yes', are they dependent  
on the applicant(s) income?

Yes

No

## G. Valuation

Who should be contacted if your property  
needs to be revalued for this loan?

Name

Phone

## H. If applicable, your solicitor or licensed conveyancer

In most instances, we can deal with the legal work associated with a further mortgage advance. If the additional loan is for the purchase of the freehold, purchase of land/other property to be charged to the Society or the purchase of a share in your property, this will require a solicitor. Please provide details below

Name and  
address of firm

Type of firm

Solicitor

Licensed conveyancer

Name of person  
acting for you

## I. Funds Released

If this loan is agreed, the mortgage account will be debited with the net amount of the additional loan and direct debit amended. Loan funds will be credited to the bank account from which the direct debit is collected. Please confirm

Sort code

Account No.

Funds to be released on completion

☐

Funds to be retained until requested (max 6 mths)

☐

## J. 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:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Applicant 2:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

We may also use the personal information you have given us (together with other information) to personalise our communications to you.

I'm happy for you to use my personal information in this way:

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.

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.

☐

## K. 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](http://Cumberland.co.uk/privacy).
- As part of the application process, I/We agree that credit reference searches can be undertaken.
- 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.**

## L. Additional information

If you would like to provide any additional information, please do so below.

CBSI0020 RM-FA 0425

Cumberland Building Society, Cumberland House, Cooper Way, Parkhouse, Carlisle CA3 0JF  
Tel 01228 403 312 · Email [intermediaries@cumberland.co.uk](mailto:intermediaries@cumberland.co.uk) · [www.cumberland.co.uk/intermediaries](http://www.cumberland.co.uk/intermediaries)  
To help us monitor and improve customer service telephone calls may be recorded.