

Additional Borrowing Application

(2-parts)



Part 1 - Personal Information

Part 2 - Declaration

Section 1

Your Personal Details

	First Applicant	Second Applicant
1 Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/>
2 Surname	<input type="text"/>	<input type="text"/>
3 Forename(s)	<input type="text"/>	<input type="text"/>
4 Age and date of birth	Age <input type="text"/> Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	Age <input type="text"/> Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>
5 Correspondence address if different from Section 2	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Poscode <input type="text"/>
6 Telephone number(s) inc. dialling code	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>
7 E-mail address	<input type="text"/>	<input type="text"/>
8 Relationship to first applicant		<input type="text"/>
9 Number of financial dependants	Children <input type="checkbox"/> Other dependants <input type="checkbox"/>	Children <input type="checkbox"/> Other dependants <input type="checkbox"/>

Section 2

Loan Details

10 Address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Poscode <input type="text"/>
11 Purpose of additional borrowing	Home improvements - details below <input type="checkbox"/> Other - details below <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> Approx. costs <input type="text"/>	

	First Applicant	Second Applicant
21 Nature of employment (It is important to provide accurate information about your income to prevent over commitment in respect of mortgage payments. Evidence of income may be required).	Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Contract end date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Part-time <input type="checkbox"/> Temporary <input type="checkbox"/> Probationary <input type="checkbox"/> Full-time <input type="checkbox"/> If probationary, provide details in Section 9	Permanent <input type="checkbox"/> Contract <input type="checkbox"/> Contract end date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Part-time <input type="checkbox"/> Temporary <input type="checkbox"/> Probationary <input type="checkbox"/> Full-time <input type="checkbox"/> If probationary, provide details in Section 9
22 Name and address of employer	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Employee reference number	<input type="text"/>	<input type="text"/>
23 Basic monthly income (gross)	£ <input type="text"/>	£ <input type="text"/>
Basic net monthly income (after tax & other deductions)	£ <input type="text"/>	£ <input type="text"/>
Guaranteed bonus (gross)	£ <input type="text"/> Freq. <input type="text"/>	£ <input type="text"/> Freq. <input type="text"/>
Guaranteed overtime (gross)	£ <input type="text"/> £ <input type="text"/>	£ <input type="text"/> £ <input type="text"/>
Guaranteed commission (gross)	£ <input type="text"/> £ <input type="text"/>	£ <input type="text"/> £ <input type="text"/>
Regular bonus (gross)	£ <input type="text"/> £ <input type="text"/>	£ <input type="text"/> £ <input type="text"/>
Regular overtime (gross)	£ <input type="text"/> £ <input type="text"/>	£ <input type="text"/> £ <input type="text"/>
Allowances (gross)	£ <input type="text"/> £ <input type="text"/>	£ <input type="text"/> £ <input type="text"/>
Other income (gross)	£ <input type="text"/> £ <input type="text"/>	£ <input type="text"/> £ <input type="text"/>
Rents receivable	£ <input type="text"/> £ <input type="text"/>	£ <input type="text"/> £ <input type="text"/>
Pensions	£ <input type="text"/> £ <input type="text"/>	£ <input type="text"/> £ <input type="text"/>
Investments	£ <input type="text"/> £ <input type="text"/>	£ <input type="text"/> £ <input type="text"/>
Other	£ <input type="text"/> £ <input type="text"/>	£ <input type="text"/> £ <input type="text"/>
Please state source	<input type="text"/>	<input type="text"/>
24 Occupation	<input type="text"/>	<input type="text"/>
25 Length of service Please attach the previous month's payslip(s)	<input type="text"/> Y <input type="text"/> Y <input type="text"/> M <input type="text"/> M	<input type="text"/> Y <input type="text"/> Y <input type="text"/> M <input type="text"/> M

If self-employed, please provide last year's Profit & Loss/Balance Sheet

	First Applicant	Second Applicant
26 Trading name, address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Telephone number (inc. dialling code)	<input type="text"/>	<input type="text"/>
27 Your share of net profits from the last 2 years' trading <small>(If you are a shareholding director, please confirm total remuneration including dividends)</small>	£ <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	£ <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Other income (gross)	£ <input type="text"/>	£ <input type="text"/>
Source	<input type="text"/>	<input type="text"/>
Annual net income after tax from all sources	£ <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	£ <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
28 Nature of business and length of time trading under your control. If less than 2 years, give details of previous trading/occupation in Section 9	<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"/>
29 Accountant's contact name, company name, address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Telephone number (inc. dialling code)	<input type="text"/>	<input type="text"/>
30 Qualification of accountant	<input type="text"/>	<input type="text"/>
31 How long has your accountant acted for you?	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

32 Give details of all regular commitments (inc. guarantor liabilities) such as credit/store cards, mortgages, loans, overdrafts, hire purchase and maintenance. Include any proposed additional borrowing from any source other than the Society. Continue in **Section 9** if necessary.

1st/2nd Applicant	Lender	Balance Outstanding £	Purpose	Monthly repayment £	Loan end date	Secured? Yes/No	To be repaid on/or before completion? Yes/No

33 Other monthly expenditure - current or anticipated at time of application.

What is your household expenditure each month? Please include your outgoings for food and drink, clothing and footwear, utility (fuel, electricity, water, etc.), basic household goods and services, health, transport (including commuting costs), communications, Council Tax, childcare, holidays, insurance and any other known expenditure.

First Applicant £

Second Applicant £

Plus total of Financial commitments (from **Q32** above) £

Plus mortgage repayment to Harpenden Building Society (inc. this Additional Borrowing) £

Total monthly expenditure £

34 Have you ever missed any payments on any credit, rental or mortgage agreement?

First Applicant

No Yes
 If yes, in the last 2 years - have you missed payments for 3 or more months on:

Any mortgage or secured loan?

No Yes

Highest number of months in arrears?

Any unsecured loan?

No Yes

Highest number of months in arrears

Second Applicant

No Yes
 If yes, in the last 2 years - have you missed payments for 3 or more months on:

Any mortgage or secured loan?

No Yes

Highest number of months in arrears?

Any unsecured loan?

No Yes

Highest number of months in arrears

35 Have you ever had a default or County Court Judgement (CCJ) registered against you?

No Yes
 If yes, within the last 3 years, has the total value of County Court Judgements been greater than £500?

No Yes
 If yes, total value £

No Yes
 If yes, within the last 3 years, has the total value of County Court Judgements been greater than £500?

No Yes
 If yes, total value £

36 Have you ever been made bankrupt or insolvent or is such action pending?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made? Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made? Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>
37 Have you ever made an arrangement with creditors such as an IVA (Individual Voluntary Arrangement) or is such action pending?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made? Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made? Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/>
38 Have you ever had a property taken into possession voluntarily or otherwise by a lender?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
39 Have you ever had any application for a mortgage or credit refused?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>

40 Criminal convictions

Have you or any person who resides in the property received a formal police caution in the last 5 years, ever been convicted of, or have any prosecutions pending, for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974?

No Yes If yes, please give full details in **Section 9**

If your answer is yes to any question from **Q34** to **Q40**, please provide full details in **Section 9**

Section 7 **Credit of Funds**

41 Please provide details of the account you would like the funds credited to:

Bank sort code

Bank account number

Account name

Bank name and address

Postcode

If this information is not provided a cheque will be drawn made payable to the applicant(s).

