

Section 24: New Loan Requirements

65. Amount of loan required	<div>£</div> <div>Arrangement Fee to be added / deducted (delete as appropriate)</div> <div>Where the Arrangement Fee is being added to the loan, my Adviser has discussed this with me and I understand the increased cost implications of adding this fee.</div>	
Term of mortgage	<div></div> Yrs <div>If the mortgage term extends beyond your intended retirement age, please confirm in Section 30 how you plan to cover the repayments</div>	
66. Type of mortgage (for more information on the types of mortgage, please refer to our 'Mortgage Information' booklet)	<div>Repayment (capital & interest)</div> <div>Interest-only</div> <div>Part Repayment/Part interest-only (please specify the amount for each)</div> <div>Repayment <div>£</div> Interest-only <div>£</div></div> <div>Go to Q68</div>	
67. If you are requesting an interest-only or part interest-only mortgage, please state the type of repayment strategy you will be adopting to repay the capital by the end of the mortgage term. Please note that we can only accept UK derived assets and property for this.	<div>Interest-only Repayment Strategy</div> <div><div>Sale of Owner-Occupied Property (downsize)</div><div>Sale of Mortgaged Property (not main residence)</div><div>Sale of other property</div><div>Investment</div><div>Endowment</div><div>Pension</div><div>Re-mortgage / Switch to repayment following development/self-build</div><div>Other</div><div>(Specify)</div></div>	
68. Purpose of the mortgage	<div>Buying a property</div> <div>Mortgaging an existing property</div> <div>Go to Section 25</div> <div>Go to Section 26</div>	

Section 25: Buying a Property

69. Purchase price	£ <input type="text"/>	
70. Source of deposit and related costs (e.g. agents fees, stamp duty)?	<input type="checkbox"/> Property sale proceeds	£ <input type="text"/>
	<input type="checkbox"/> Savings/Investments	£ <input type="text"/>
	<input type="checkbox"/> Non-repayable Gift	£ <input type="text"/>
	<input type="checkbox"/> Equity Release from another property	£ <input type="text"/>
	<input type="checkbox"/> Other (Specify)	£ <input type="text"/>
	<input type="text"/>	
If any part of your deposit is a loan please ensure the details are included in Part 2 Q51		

Please go to **Section 27**.

Section 26: Mortgaging an Existing Property

71. Estimated current property value	£ <input type="text"/>	
72. Do you currently have a mortgage on this property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
73. Indicate the purpose(s) of the requested borrowing	<input type="checkbox"/> Repayment of existing mortgage	£ <input type="text"/>
	<input type="checkbox"/> Home improvements	£ <input type="text"/>
	<input type="checkbox"/> Debt consolidation	£ <input type="text"/>
	<input type="checkbox"/> Additional property purchase	£ <input type="text"/>
	<input type="checkbox"/> Other (Specify)	£ <input type="text"/>
	<input type="text"/>	

74. Is it intended that the entire loan will be for the financial benefit of all applicants jointly?	Yes	<input type="checkbox"/>
	No	<input type="checkbox"/> If no, please explain who will benefit from the loan <div style="border: 1px solid #ccc; height: 80px; margin-top: 5px;"></div>

Section 27: Property to be Mortgaged

75. Address	<div style="border: 1px solid #ccc; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid #ccc; height: 20px; margin-bottom: 2px;"></div> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid #ccc; width: 60%;"></div> <div>Postcode</div> <div style="border: 1px solid #ccc; width: 20%;"></div> </div>	
76. Tenure	Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Commonhold <input type="checkbox"/> Share of freehold <input type="checkbox"/>	
If leasehold:	Unexpired lease term <input type="text"/> Yrs Service charge £ <input type="text"/> Ground rent £ <input type="text"/> Anticipated large expenditure £ <input type="text"/> Reason <div style="border: 1px solid #ccc; height: 30px; margin-top: 5px;"></div>	
77. Type of property	House <input type="checkbox"/> Converted flat/maisonette <input type="checkbox"/> Bungalow <input type="checkbox"/> Purpose built flat/maisonette <input type="checkbox"/> Detached <input type="checkbox"/> Terraced <input type="checkbox"/> Semi-detached <input type="checkbox"/>	
If the property is a flat:		
a. How many floors does the whole building have?	<input type="text"/> What floor is the flat on? <input type="text"/> How many flats in the block? <input type="text"/>	
b. Is it situated above commercial premises?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
c. Has it ever been owned by the Local Authority?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
d. Is the property served by a lift?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
78. Type of construction	Walls/roof (e.g. brick/tile) <div style="border: 1px solid #ccc; width: 300px; height: 20px; display: inline-block;"></div> / <div style="border: 1px solid #ccc; width: 100px; height: 20px; display: inline-block;"></div>	

<p>79. Year built</p> <p>Does the property benefit from NHBC/similar cover?</p> <p>Architect or other form of certificate</p> <p>If the property is to be built, will the loan be required in instalments?</p> <p>Once the property is complete (built/converted/upgraded) the property will be;</p>	<div></div> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> (State which) <div></div></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Please provide full details in Section 30</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please specify stages and amounts required in Section 30</p> <p><input type="checkbox"/> Occupied by either applicant or relative</p> <p><input type="checkbox"/> Sold</p> <p><input type="checkbox"/> Let to a non-related party on an AST / Holiday Let / other basis.</p> <p><input type="checkbox"/> Number of properties being build/developed/converted:</p> <p><input type="checkbox"/> Have full planning consents been granted? Y/N</p> <p>Who is overseeing/managing the project?</p> <div></div> <p>A full breakdown of the build costs and schedule of works should be supplied with the application, along with details of the builder/contractor who will be carrying out the work, including details of their experience in similar projects. When complete the property(ies) must have a suitable structural warranty. For full details please contact your business development manager or the mortgage department.</p>		
<p>80. Accommodation (specify number)</p>	<p>Reception rooms <input type="checkbox"/></p> <p>Cloakrooms <input type="checkbox"/></p> <p>No. of floors <input type="checkbox"/></p> <p>Garage <input type="checkbox"/></p>	<p>Bedrooms <input type="checkbox"/></p> <p>Conservatory <input type="checkbox"/></p> <p>Parking spaces <input type="checkbox"/></p> <p>Others (specify) <div></div></p>	<p>Bathrooms <input type="checkbox"/></p> <p>Kitchen <input type="checkbox"/></p> <p>Outbuildings <input type="checkbox"/></p>

81. Property use	Is full vacant possession being obtained on completion?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is the property to be used solely as you and your family's main residence?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is the vendor a relative?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is this an off-market sale?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is any part of the property or land to be used for a business purpose?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Has the property any agricultural restrictions?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is there more than one acre of land?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is there anything unusual about the property or proposed use?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is the property let, or going to be let? (Please provide details of the tenancy agreement in Section 30)	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Do you intend to carry out any improvements or structural alterations now or in the immediate future?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Has the property ever suffered from structural damage or subsidence?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>
	Is it a site which has been flooded in the last 10 years?	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>

If you have placed a (✓) in any of the shaded boxes please provide further information in **Section 30**.

Section 28: Solicitors Details

82. Name and address of firm	Name	<input type="text"/>			
	Address	<input type="text"/>			
		<input type="text"/>			
		<input type="text"/>	Postcode	<input type="text"/>	
	Contact name	<input type="text"/>			
	Tel. No.	<input type="text"/>			
	Email	<input type="text"/>			
	DX No.	<input type="text"/>			

83. Other occupiers (Please give details of all persons over 17 years, other than the applicants, who will live in the property)	Full name	Day	Date of birth Month	Year	Relationship to applicant
	<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"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section 29: Valuation/Survey Requirements

84. What type of valuation/ survey do you require?	Valuation for Mortgage		
	BTL Valuation for Mortgage		
	Simultaneous Valuation and Homebuyers report		
	Simultaneous Valuation and Full Building Survey		
	Part Commercial (Redbook) Valuation		
	Residential Development Appraisal (for self-build and development mortgages)		
85. Contact details for valuer (to gain access)	Name		
	Address		
		Postcode	
	Tel. No.		
	Selling agent (if different from above)	Name	
		Address	
			Postcode
		Tel. No.	

Section 30: Additional Details

[illegible]

Section 31: All applicants must sign here

Signed		Day	Month	Year
		<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Signed		Day	Month	Year
		<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

Please return completed application forms to:

Harpenden Building Society, Mardall House, 9-11 Vaughan Road, Harpenden, Herts. AL5 4HU

