

Mortgages

Mortgage Application Form - Spain

Currency (Please Tick)

Sterling

Euro

www.leedsbuildingsociety.co.uk/gibraltar
First Floor, Heritage House, 235 Main Street, Gibraltar
Tel: (+00350) 50602

LB1086SPAIN 10/07

Leeds
Building Society

Submission Requirements

Please submit the following information with your application form for a speedier processing service:

All Applications

- Proof of Identity / Address
- Last 3 month's Bank Statements showing salary credit
- Latest P60 & 3 Months' Payslips (if employed)
- Last 3 years' Accounts and Projection or, fully completed Accountant's Certificate (Certified or Chartered Accountant) (if self-employed)
- Proof of Occupancy if not on Electoral Register (24 months)
- Last 12 months' Proof of Mortgage or Rent Payments

Professional Introducer Details

Contact Name

Company Address

Contact

Telephone Number

Fax Number

Email Address

Mobile Number

Applicant 1

Applicant 2

Income Details

Gross Annual Salary	<input type="text" value="£/€"/>	<input type="text" value="£/€"/>
Guaranteed Annual Overtime/Bonus	<input type="text" value="£/€"/>	<input type="text" value="£/€"/>
Guaranteed Annual Commission	<input type="text" value="£/€"/>	<input type="text" value="£/€"/>
Regular Annual Commission	<input type="text" value="£/€"/>	<input type="text" value="£/€"/>
Regular Annual Overtime/Bonus	<input type="text" value="£/€"/>	<input type="text" value="£/€"/>
If Self-Employed please state		
(a) Share of Net Profit/Projection Current Financial Year	<input type="text" value="£/€"/>	<input type="text" value="£/€"/>
(b) Share of Net Profit last Financial Year	<input type="text" value="£/€"/>	<input type="text" value="£/€"/>
(c) Share of Net Profit previous Financial Year	<input type="text" value="£/€"/>	<input type="text" value="£/€"/>
(d) If more than 33% Share Holding of a Limited Company please state dividend income	<input type="text" value="£/€"/>	<input type="text" value="£/€"/>
Other Annual Income (please state e.g. investment)	<input type="text"/>	<input type="text"/>
Total Income	<input type="text" value="£/€"/>	<input type="text" value="£/€"/>
(£/€ – delete as appropriate)		
Is your sole form of income a Private or Company Pension?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Employment Details

Tax Details – all applicants please complete

Name of your Tax Office	<input type="text"/>	<input type="text"/>
Tax Office Reference Number	<input type="text"/>	<input type="text"/>
National Insurance Number	<input type="text"/>	<input type="text"/>
Employer's Name or your Business Name if you are Self-Employed	<input type="text"/>	<input type="text"/>
Employer's Address or your Business Address if you are Self-Employed	<input type="text"/>	<input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>
Contact Name for Reference	<input type="text"/>	<input type="text"/>
Nature of Business	<input type="text"/>	<input type="text"/>
Your Position	<input type="text"/>	<input type="text"/>
Telephone Number	STD <input type="text"/>	STD <input type="text"/>
Fax Number	STD <input type="text"/>	STD <input type="text"/>
Previous Employment		
If you have been in current employment for less than six months please complete the section below.		
Previous Employer's Name or your Business Name if you were Self-Employed	<input type="text"/>	<input type="text"/>
Nature of Business	<input type="text"/>	<input type="text"/>
Employer's or Business Address	<input type="text"/>	<input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>
Contact Name for Reference	<input type="text"/>	<input type="text"/>
Your Position	<input type="text"/>	<input type="text"/>
Telephone Number	STD <input type="text"/>	STD <input type="text"/>
Fax Number	STD <input type="text"/>	STD <input type="text"/>
Date you left this employment	<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"/>
Self-Employed Applicants – please complete this Section		
Name and Address of Accountants (Accountants must be chartered or certified by qualification)	<input type="text"/>	<input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>
Telephone Number	STD <input type="text"/>	STD <input type="text"/>
Fax Number	STD <input type="text"/>	STD <input type="text"/>

Commitment Details

Loans/Hire Purchase/Mortgages

Loan Holder(s)	Type (Bank/Car Loan/HP etc)	Start Date of Loan	Monthly Payment	Remaining Term Yrs	Mths	Paid off at Completion?	
			£/€			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			£/€			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			£/€			<input type="checkbox"/> Yes	<input type="checkbox"/> No

Maintenance

Payee	Monthly Payment	End Date
	£/€	
	£/€	

Credit

Card Holder(s)	Company (Visa etc)	Balance Outstanding	Paid off Monthly	Paid off at Completion?
		£/€	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		£/€	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
		£/€	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

(£/€ – delete as appropriate)

Applicant 1

Applicant 2

Existing Property Details

Name and address of your current Lender/Landlord		
	Postcode	Postcode
Telephone Number	STD	STD
Balance Outstanding on Mortgage	£/€	£/€
Monthly Payment	£/€	£/€
If you have lived at your current address for less than 12 months please complete the following:		
Name and address of your previous Lender/Landlord		
	Postcode	Postcode
Telephone Number	STD	STD

(£/€ – delete as appropriate)

Remortgages

Please complete this section if you already own the property for which the Mortgage is required.

Original Purchase Price	£/€	Original Purchase Date of the Property	<input type="text"/>
Amount of Current Mortgage	£/€	Start Date of Current Mortgage	<input type="text"/>
Have you had any Further Advances?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please give date	<input type="text"/>
Purpose of Further Advances		Amount of Further Advances	£/€
Please provide the full forenames and surnames of all parties on the Purchase Deed			
<input type="text"/>			

(£/€ – delete as appropriate)

Your Loan Requirements

Loan Type	<input type="checkbox"/> Purchase	<input type="checkbox"/> Remortgage	<input type="checkbox"/> Second Property	Currency	<input type="checkbox"/> Sterling	<input type="checkbox"/> Euro
Amount of deposit to be paid by you	£/€					
Purchase Price**	£/€	Estimated valuation of property	£/€			
**This figure (Purchase price) must not include the value of any furnishings, carpets, curtains etc or concessions offered by the vendor.						
Will you be borrowing elsewhere to assist with the purchase of the property to be mortgaged?	<input type="checkbox"/> Yes <input type="checkbox"/> No					
If possible would you like fees due added to your loan?	<input type="checkbox"/> Application Fee					

(£/€ – delete as appropriate)

Your Loan Requirements (continued)

Product Chosen

Product	Rate	Mortgage Term	Amount of Loan	Repayment Type (ie Repayment/Endowment/Interest Only)
<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"/>

Existing balance of Mortgage which will remain open after completion of this new Mortgage (only applicable when purchasing a second property) £/€

For remortgages

Please state the current mortgage balance to be paid off £/€

Amount of additional funds being raised £/€

Reason: Amount for home improvements £/€ Details

Amount for capital raising £/€ Purpose

Applicant 1

Applicant 2

Life Cover

Please provide details of all Life policies to be taken in conjunction with the Mortgage (use additional sheet if required).

Policy Number	<input type="text"/>	<input type="text"/>
Life Company	<input type="text"/>	<input type="text"/>
Amount of Cover	<input type="text"/> £/€	<input type="text"/> £/€
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"/>

Property Details

Will you occupy the property? Yes No

Property Type Detached Villa Semi-Detached Villa Town House Apartment
 High Rise Apartment Other (please state)

Tenure Freehold *Leasehold
 *If Leasehold: Remaining Term Ground Rent £/€ P.A.

Service/Community charges £/€ P.A.

Other charges/liabilities £/€ P.A.

Please give number of: Living Rooms Bathrooms Bedrooms Kitchens Floors

Is there a garage/designated parking space? Yes No

Is there a swimming pool? Yes No If yes Individual Shared

If the property is an Apartment:
 Is there a Lift? Yes No On what floor is the property?

How many units in the development?

How many storeys in the block?

Is the property adjacent to/in close proximity to a beach? Yes No

Is the property in a rural/semi-rural location? Yes No

Age of Property Years

Is the property in the course of construction and will you require your mortgage in stage payments? Yes No

(Note: stage payments will NOT be available on apartments)

The Society does not lend on Studio Flats.

Full address of the property to be mortgaged

Who should our Valuer contact to gain access to the property? Name

Telephone Number STD

Mobile Number STD

Email Address

Name and address of present owner

Telephone Number

Your Loan Requirements (continued)

Is the vendor known to you (other than in respect of the purchase of this property)? Yes No
 Do you have any current or previous financial interest in the property to be mortgaged? Yes No
 Is your employer, any relative or any other party known to you involved in the sale of the property to be mortgaged? Yes No
 Is this a private sale? Yes No

Other Details

Are you redeeming your current mortgage loan? Yes No If no, please provide details

Will you have any other mortgages outstanding on other properties upon completion of this mortgage? Yes No If yes, please provide details

Is the property connected to or situated above commercial premises? Yes No If yes, please provide details

Will you use the property wholly for residential purposes? Yes No If no, please provide details

Is any part of the property to be let? Yes No If yes, please provide details

Will it be occupied by a relative and maintained by you? Yes No If yes, please provide details
 Name
 Relationship

Is any part of the property to be used for business purposes? Yes No If yes, please provide details

Please provide details of any person aged 17 or over other than the applicant(s) who will occupy the property
 Name 1. Date of Birth
 Name 2. Date of Birth
 Relationship to Applicant(s) 1.
 Relationship to Applicant(s) 2.

Will the property be left unoccupied for any reason for more than one month at any time? Yes No If yes, please provide details

Have you or any other person normally resident with you:
 (a) ever been convicted of, or have any prosecution pending, for any criminal offence other than a driving offence? Yes No If yes, please provide details

(b) had any home or personal insurance declined, cancelled or had special terms imposed? Yes No If yes, please provide details

(c) had any property or possessions stolen, lost or damaged, or had any claims in the last 3 years? Yes No If yes, please provide details

Date of claim
 Amount of claim £/€
 Insurance Company
 Reason for claim

Paid in full Yes No

Solicitor/Licensed Conveyancer Details

I/We will be using a solicitor/licensed conveyancer on the Society's approved panel Yes No. If no, I/we will be instructing the following firm to act on my/our behalf (NOTE: THE APPLICANT(S) ARE RESPONSIBLE FOR THE PAYMENT OF ALL LEGAL FEES, COSTS AND DISBURSEMENTS, INCLUDING THOSE OF THE SOCIETY).

Contact Name
 Company Name and Address

Telephone Number
 Fax Number



'Use of Personal Information'

We may monitor and/or record your telephone conversations with us to ensure consistent service levels (including staff training).

You have a right, on payment of a fee, to receive a copy of the information we hold about you if you apply to us in writing.

Your Mortgage Application and Management of Your Account

In considering your mortgage application, we will search your record at credit reference agencies who will supply us with information including information from the Electoral Register. The agencies will record this search whether or not this application proceeds. We may use automated credit scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and those with whom you are linked financially, may be used by us and other companies if credit decisions are made about you, or other members of your household. Information held about you by the credit reference agencies may be linked to records relating to one or more of those with whom you are or have been financially linked or associated. For the purposes of this application you may be treated as financially linked or associated and your application will be assessed with reference to any 'associated' records.

By stating a financial association with another party, you are declaring that you are entitled to disclose information about your joint applicant and/or anyone else referred to by you and you authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you. An 'association' between joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies which will link your financial records. You and anyone else with whom you have a link should understand that each other's financial information will be taken into account in all future applications by either or both of you. This link will continue until one of you successfully files a 'disassociation' at the credit reference agency/ies.

The credit reference agencies will add to your record details of our search and your application. We will also add to this record details of your account. If you do not repay in full and in time, we may tell the agencies who will record the outstanding debt.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related account or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us on freephone 0500 225777 if you want to receive details of the relevant fraud prevention agencies

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies

Information which you provide or which we obtain through our dealings with you may also be passed on as follows:

- To any employer, accountant, bank, landlord or mortgagee from whom we seek a reference about you and to any solicitor or licensed conveyancer acting for you
- To anyone to whom we transfer our rights and duties under our relationship with you
- If we have a duty to do so or if the law allows us to do so
- To our regulators, the Financial Services Authority

We may also disclose information about your financial standing and the mortgage you have applied for (including information contained in this application form) in order that joint applicants or any guarantor can obtain independent legal advice regarding this application.

Marketing Uses

We may use and share with the Group (including in particular Leeds Financial Services Limited) information from your customer records, such as your contact details, details about this application and of any services we provide to you, so that we or they may contact you by mail, telephone or email, with Society news, and to inform you about our or their financial services including mortgages, savings and investments, life products, loans and credit cards, general insurance and financial planning services, and of competitions or offers which may be of interest to you. Please tick the box in the consent section if you **do not** wish to receive details through our Group marketing programme.

Mortgage Declaration

1. I/We agree to become bound and abide by the Rules of the Society.
2. I/We declare that I am/we are aged 18 or over and that the information given by me/us is true and shall form the basis of the loan agreement between the Society and myself/ourselves. If any such information is incorrect I/we will make good any loss the Society may suffer by acting in reliance on that information.
3. I/We understand that the Society will not make an offer of advance and will not return any fees if the property or references are unsatisfactory. I/We understand that the payment of fees will not bind the Society to grant any advance.
4. I/We give permission to the Society to discuss with HMRC information which I/we have supplied in relation to my current tax reference, national insurance number and employment details together with earnings from the previous tax year.
5. The valuer's report is only for the use of the Society to enable it to decide whether the property is a suitable security for any advance made and does not imply that the price paid is reasonable, nor that the property is constructed of sound materials. I/We understand that the valuer's report is not a structural survey and that if a structural survey is required it must be obtained independently at my/our expense.
6. I/We agree that the Society may, without notice, transfer or assign, either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and assigns which include without limitation this legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them. I/We understand that such a transfer will lead to the termination of my/our borrowing membership of the Society and the loss of any rights associated with such membership.
7. Leeds Building Society is authorised and regulated by the Financial Services Authority. The Society introduces only to the Norwich Union Marketing Group either directly, or via Leeds Financial Services Ltd who represent only the Norwich Union Marketing Group, members of which are authorised and regulated by the Financial Services Authority. Any financial advice given for life assurance, pensions and investments will relate only to the products of Norwich Union Marketing Group and Leeds Building Society.



I can confirm that this application has been completed with correct and full details and hereby apply for the mortgage loan stated.

CONSENT

I have read the section entitled "Use of Personal Information". By signing this form I consent to the uses and disclosures of information listed. In particular, I consent to the use and disclosure of criminal information for the purpose to administer household insurance and for the anti-fraud register.

If, however, you do not wish your information to be used for marketing purposes, please tick this box.

Signature(s)

Date

The Society adopts a policy of equal opportunity and no person(s) applying for a mortgage from the Society will be treated less favourably than any other person(s) because of sex, race, colour, ethnic or national origin.

