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Submission Guide

What to do next

- Applicant to sign declaration
- Applicant to complete and sign Direct Debit Mandate – **original copy only, we cannot accept a fax**
- Financial Adviser signs declaration and provides any additional information to support the application

This application requires a booking and valuation fee, your client has 2 options for payment:

1) The payment can be made by debit or credit card via our intermediary website www.thenottingham.com/intermediaries – click on the 'Payments' tab and follow the instructions.

OR

2) They can send a cheque, made payable to Nottingham Building Society, and write the mortgage account number on the reverse of the cheque.

Your client's application may be delayed if incorrect details are provided, or the total amount payable on the application is not received.

Please note

The above documents must be returned within 5 working days and we cannot process the application until supporting documents and fees payable on application have been received by the underwriter.

We also request the following supporting documents:

Documents	Type of Lending
Booking/Valuation fee (card payment or cheque)	Residential and BTL applications
Proof of ID	Residential and BTL applications
Payslips for the last month Note: For BTL – the minimum assessable income is £30,000 (or if below this figure, a combined income for joint applicants of £50,000); refer to criteria on the website for full details.	Residential and BTL applications
Bank statement for the last month	Residential and BTL applications
Assets and Liabilities form	BTL applications only
If self-employed – last 3 years' accounts (we will write directly to your accountant for a reference if not provided)	Residential and BTL applications

Additional information may be required in some cases; we will contact you if this is necessary.

If posting your application please do not send the original documents as we can't guarantee their safe return.

Postal address to send information to:

**The Nottingham
Nottingham House
3 Fulforth Street
Nottingham NG1 3DL**

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18 Declaration for applicants – this declaration must be signed by all applicants

Important Information

This is our standard mortgage application upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

- I apply for an advance on a mortgage and believe the statements in this application are true. Any agreement for a loan which may be made by Nottingham Building Society (later called The Nottingham) will be based on those statements.
- Any fee payable on application is non-refundable (unless specified in the KFI) and cannot proceed until the fee is received by The Nottingham.

Any report or valuation on the property (whether carried out by a valuer or any other method) is only meant to help The Nottingham decide what advance (if any) may be made on the security. Neither The Nottingham nor its valuer accepts any responsibility for the value or condition of the property because of this report and valuation. (This applies even if the valuer makes a mistake in the report and valuation, or forgets to put something important in the report.)

The opinion of the valuer is deemed final and therefore our policy is not to offer an appeals process with regard to the property value or rental income.

c. If my application does not proceed to completion, my customer data may be held by The Nottingham and be used for statistical analysis.

d. My solicitor or conveyancer may give The Nottingham all the information they need to help The Nottingham decide whether to lend. I give up any right to claim confidentiality between solicitor and client or legal privilege over this information.

e. The Nottingham may give information to a third party so they can give me help and advice if I fall behind with my mortgage payments.

f. I authorise The Nottingham or any solicitor or conveyancer acting on behalf of The Nottingham in connection with the proposed remortgage of my property to obtain the title deeds to the property and obtain a repayment figure from my current lender(s).

g. The Nottingham may give information about this loan to insurance companies if the property is repossessed. The information I supply may be shared with insurance companies for the purpose of insurance administration by the society, or its agents.

h. The Nottingham has the right to show this form and any of the references to any insurance company for the higher lending charge if this is needed for the loan for which I am applying.

i. I authorise The Nottingham to pass information relating to my mortgage application to any solicitor or conveyancer acting on its behalf.

j. I confirm I have received a Key Facts Illustration (KFI) for the mortgage I am applying for.

k. The Nottingham may use my personal information to:

- check your records for information on any:
 - accounts I already have with you
 - accounts my spouse or other personal partner* has with you
 - business accounts I have if I am a director or partner in a small business
- pass my information to:
 - any employer, accountant, bank, landlord, mortgagee or other relevant person you want to get a reference from
 - the police or other law enforcement agency if you suspect me of fraud or money laundering
 - external regulatory bodies
- use this information to make either manual or automated:
 - assessments of this mortgage application, which might include 'credit scoring'
 - checks about my identity and the identity of any spouse, personal partner, director or business partner
 - checks to stop and detect fraud and money laundering
 - statistical analyses or tests to help you improve your products and services

A guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies

- When you apply to us to open an account, we will check the following records about you and others (see 2 below)
 - Our own
 - Those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
 - Those at fraud prevention agencies (FPAs).
- We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.
- If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
- Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please write to us at Retail Lending Department, 3 Fulforth Street, Nottingham NG1 3DL, or telephone 0844 481 4444.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- CallCredit** – Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
- Equifax PLC** – Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk
- Experian** – Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to www.experian.co.uk

The Nottingham does not currently share information with Equifax.

* (Note: a personal partner is someone you have a joint financial relationship with like a married couple. You will usually, but not necessarily be living at the same address.)

Signatures

First person applying:

Date:

Second person applying:

Date:

Mortgage account number:

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Declaration for financial advisers

I confirm that all relevant statutory provisions, including requirements under Financial Services & Markets Act, have been satisfied.

I am fully aware that quality checks will be carried out on the validity of the information contained in the online application submitted.

I confirm that all the documents attached are genuine copies of the originals.

Important Notes:

- 1. Interest Only:** **IF PART OR ALL OF THE MORTGAGE IS GOING TO BE ON AN INTEREST ONLY BASIS, PLEASE EXPLAIN HOW THE MORTGAGE WILL BE REPAYED AT THE END OF ITS TERM IN THE NOTES SECTION BELOW. (MAX. LTV 80% ON INTEREST ONLY, BALANCE REQUIRED ON REPAYMENT).**
- 2. Free Legal Fees:** This only applies if you are moving your existing mortgage to us, without moving home, and provided you are not removing a person currently named on the mortgage. There may be additional costs that the customer will have to pay that fall outside of our standard free legal package.
- 3. General Insurance:** We can provide the customer(s) with a quotation for building and/or contents insurance.
Please tick the box if you do not want us to contact the customer(s) to arrange a quotation:

Extra information to support this application:

Name:

Company:

Signature:

Date:

Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

Nottingham Building Society,
Nottingham House,
3 Fulforth Street,
Nottingham
NG1 3DL

Name(s) of account holder(s) (at bank/building society)

Bank/building society account number

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Branch sort code

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Name and full postal address of your bank or building society

To: The Manager	Bank or building society
Address	
Postcode	

Service user number

760265

Reference (your mortgage account number)

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For Nottingham Building Society official use only
DDI:
This is not part of the instruction to your bank or building society.

Instruction to your bank or building society


Please pay Nottingham Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Nottingham Building Society and, if so, details may be passed electronically to my bank or building society.

Signature(s)
Date

Banks and building societies may not accept Direct Debit instructions for some types of accounts.



This Guarantee should be detached and retained by the payer.

<h3>The Direct Debit Guarantee</h3>	
<ul style="list-style-type: none"> ■ This 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 Nottingham Building Society will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Nottingham Building Society 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 Nottingham Building Society 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 Nottingham Building Society 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 us 	