

— Envelope Window —

New Business  
Magellan Homeloans  
Ashcombe House  
5 The Crescent  
Leatherhead  
Surrey  
KT22 8DY

# Mortgage Application Form

Main office: Magellan Homeloans, Ashcombe House, 5 The Crescent, Leatherhead, Surrey, KT22 8DY

Tel: 0330 33 55 777 (local rate)  
Fax: 0330 33 55 888 (local rate)  
Web: [www.magellanhomeloans.co.uk](http://www.magellanhomeloans.co.uk)  
E-mail: [newbusiness@magellanhomeloans.co.uk](mailto:newbusiness@magellanhomeloans.co.uk)

# Mortgage application submission form

FOR INTERMEDIARY USE ONLY

Please submit this signed and completed application form along with copies of the documents detailed in your Decision In Principle - Accept checklist. Electronic copies of certified documents can be emailed to: newbusiness@magellanhomeloans.co.uk whilst original signed copies of the Declaration (pg 19) and the Direct Debit Mandate should be sent by post to Magellan Homeloans, Ashcombe House, 5 The Crescent, Leatherhead, Surrey, KT22 8DY.

Magellan Mortgage Reference No.

Property

(Please tick options as appropriate)

Borrower type

Purchase  Remortgage

Will the property be occupied by the applicant(s) or by a member of either applicant's family?

Yes  No

If yes, will they occupy more than 40% of the property?

Yes  No

Will the mortgage be for the benefit of all applicants?

Yes  No

Loan amount applied for

 £

Purchase price

 £

Open market value

 £

Mortgage term applied for

 years  months

Target completion date

Fees payable by customer  
(tick all that apply)

	£	When is this fee payable?			Add fee to loan	Is the fee refundable?
		Up-front	At offer	On completion		
Broker application fee	<input type="text"/>	<input checked="" type="checkbox"/>	-	-	-	<input type="checkbox"/>
Broker offer fee	<input type="text"/>	-	<input checked="" type="checkbox"/>	-	-	<input type="checkbox"/>
Broker completion fee	<input type="text"/>	-	-	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Packager application fee	<input type="text"/>	<input checked="" type="checkbox"/>	-	-	-	<input type="checkbox"/>
Packager offer fee	<input type="text"/>	-	<input checked="" type="checkbox"/>	-	-	<input type="checkbox"/>
Packager completion fee	<input type="text"/>	-	-	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Magellan application fee	<input type="text"/>	<input checked="" type="checkbox"/>	-	-	-	-
Magellan completion fee	<input type="text"/>	-	-	<input checked="" type="checkbox"/>	<input type="checkbox"/>	-
Magellan TT fee	<input type="text"/>	-	-	<input checked="" type="checkbox"/>	<input type="checkbox"/>	-
Other fee (describe in box below)	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	-	<input type="checkbox"/>

Fees payable by Magellan to mortgage intermediary(ies)

Procurator fee  £

Retirement

Please tell us the age by which each applicant expects to retire:

Applicant 1 age

Applicant 2 age

If the term applied for extends beyond either of these ages or state pension age, whichever is the sooner, please provide details of the relevant applicant's post-retirement income below (including each applicants current provision for income in retirement and where applicable the expected income in retirement).

## Mortgage application submission form (continued)

FOR INTERMEDIARY USE ONLY

Product code

Loan to value

Product type

Variable  2 year Fixed  3 year Fixed

Product code

Sale type

Advised - Face to face:  Advised - Non face to face:  Execution Only

Adviser's name (individual)

Adviser Firm name

Adviser Firm address

Postcode

Tel.

Email.

Fax

FCA FRN

Packager Firm name

Packager Firm address

Postcode

Tel.

Email.

Fax

FCA FRN

(CCL number if not FCA authorised)

Network

Network address

Postcode

Tel.

Email.

Fax

FCA FRN

Mortgage club

Mortgage club address

Postcode

Tel.

Email.

Fax

Introducer name

Introducer address

Tel.

Postcode

Email.

Fax

FCA FRN

## Broker Suitability Declaration

FOR INTERMEDIARIES ONLY

I declare that:

Yes No

a) this mortgage application is suitable to the circumstances of my customer(s).

b) there is no other lower cost mortgage loan product available to my customer(s) which is(are) suitable to the circumstances of my customer(s).

c) on the basis of information collected and enquiries made, the mortgage loan is affordable by my customer(s) on a capital repayment basis. The ability of my customer(s) to afford the mortgage will be subject to an affordability assessment carried out by Magellan Homeloans as part of its underwriting process.

d) I have advised my customer(s) on the suitability of adding broker and/or completion fees to the mortgage loan.

e) where my customer(s) is(are) consolidating debts, that the total cost of debt service will reduce on a pound for pound basis after the loan is advanced. Where the total cost of debt service does not reduce on a pound for pound basis after the loan is advanced, the mortgage loan is suitable to the circumstances of my customer(s).

f) I have provided the required initial disclosure information to my customer in time, including whether or not the range of mortgage products I offer is 'unlimited' and, if not, the names of the lenders whose mortgage products I do offer.

g) in considering the suitability of the mortgage product on which I have advised the customer, I have taken reasonable steps to obtain from my customer(s) all information likely to be relevant and I have considered that information in arriving at the assessment that the product is appropriate to the needs and circumstances of my customer(s).

h) I have discussed with my customer(s) the implications of interest rates increasing.

i) where the mortgage extends into retirement I am satisfied that my customer(s) has(have) suitable arrangements in place to be able to meet their mortgage obligations beyond retirement age.

j) I have discussed with my customer(s) their obligation to arrange suitable buildings insurance for the property.

k) I have discussed with my customer(s) the declarations in Section 12.

Signature

Date

--	--

## Mortgage applicant(s) confirmation of identity & residency

FOR INTERMEDIARIES ONLY

Every mortgage application to Magellan Homeloans must be accompanied by this form. Please consider the Guidance Notes on the following page before completing this form and making the declaration below.

Applicant 1

Full name  DOB

Part A document

Type of document

Name of entity that issued the document

Valid from  Valid to expiry

Part B document

Type of document

Name of entity that issued the document

Valid from  Valid to expiry

Extra document if applicable

Type of document

Name of entity that issued the document

Valid from  Valid to expiry

Applicant 2

Full name  DOB

Part A document

Type of document

Name of entity that issued the document

Valid from  Valid to expiry

Part B document

Type of document

Name of entity that issued the document

Valid from  Valid to expiry

Extra document if applicable

Type of document

Name of entity that issued the document

Valid from  Valid to expiry

## Mortgage applicant(s) confirmation of identity continued

FOR INTERMEDIARIES ONLY

I declare that:

Yes No

- The sale was conducted by me in the presence of each applicant
- I have confirmed each applicant's identity
- I have seen the originals of the documents referred to above
- Any of those documents that required a signature were already signed
- Any photograph contained in any of those documents is a good likeness of the applicant

Signature

Date



Full name

Guidance Notes on Documents required:

Magellan Homeloans may request such information and documentation as it may require but requires the following minimum:

- If the sale was conducted by the adviser in the presence of each Applicant, one document from Part A below and one document from Part B below must be provided for each Applicant
- If the sale was NOT conducted by the adviser in the presence of each Applicant, in addition to the above, a further document from either Part A or Part B below must be provided
- If any Applicant is an expatriate, the document from Part B below must confirm the non-UK address of the Applicant and be less than 3 months old

Format

- Either originals or clear and legible certified copies of the documents obtained must be provided
- The Mortgage Reference Number should be included on each document
- Every page of any certified document must be certified by the adviser by adding his/her name in BLOCK CAPITALS, the company name, the date certified, and a signed certification that the copy is a 'True copy of the original'
- When face-to-face advice is provided all photo ID must also be certified that 'I confirm this is a true likeness of the customer'.
- All certified copies must be in black and white
- A document from either Part A or Part B below may not also be used in respect of the other Part

Part A - Proof of name

Section A – proof of applicant(s) name CERTIFIED COPIES UNLESS SPECIFIED	
Current signed passport	EU residential permit issued by the Home Office
Current full UK photo driving licence	Current provisional UK photo driving licence
Current police photo warrant card	Current HM Customs and Excise photo card
Current firearms certificate	Known employer ID photo card (card style must be known to Magellan Homeloans staff)
Benefit letter	Inland Revenue tax notification (e.g. tax assessment statement of account/notice of coding)

Part B - Proof of applicant's address

Section B – proof of applicant(s) address CERTIFIED COPIES UNLESS SPECIFIED	
Applicant shown on voters' roll	Utility bill - less than three months old (not mobile phone bills)
Medical cards	Current Local Authority Council tax bill (valid for current year)
Current Full UK Photo driving licence	Current Provisional UK photo driving licence
Credit card/HP agreement statement (less than three months old)	Inland Revenue tax notification (e.g. tax assessment statement of account/notice of coding) (NB must be original document)
Bank reference confirming name and address	Bank/building society statements (less than 3 months old)
Benefit letter	Lender's statement
Reference from commanding officer (armed forces)	

# Section 1

## Personal details

### Applicant 1

### Applicant 2

Title

First name

Middle name(s)

Surname

Previous/Maiden name(s)

Date of birth

Status

Relationship to joint applicant (if any)

Are you a UK resident with permanent right to reside?

Have you ever owned your own home?

Contact details

National Insurance number

Present address

Date you moved to this address?

Previous address (if at current address less than 3 years)

Date you moved to this address?

Previous address (if at above addresses less than 3 years)

Date you moved to this address?

Name of current landlord (if a tenant)

Landlord Type

Landlord address

Landlord tel number

Landlord email address

Mr  Mrs  Miss  Ms  
 Other

Day  Month  Year

Married  Single  Divorced  
 Separated  Widowed

Yes  No (If no please provide details in Section 11)

Yes  No

Home   
 Work   
 Mobile   
 Email

Postcode

Owner  Tenant  With relatives

Postcode

Owner  Tenant  With relatives

Postcode

Owner  Tenant  With relatives

Postcode

Owner  Tenant  With relatives

Postcode

Agent  Private Landlord  Council

Postcode

Mr  Mrs  Miss  Ms  
 Other

Day  Month  Year

Married  Single  Divorced  
 Separated  Widowed

Yes  No (If no please provide details in Section 11)

Yes  No

Home   
 Work   
 Mobile   
 Email

Postcode

Owner  Tenant  With relatives

Postcode

Owner  Tenant  With relatives

Postcode

Owner  Tenant  With relatives

Postcode

Agent  Private Landlord  Council

Postcode

Details of all other people (including dependants) who will be living at the property but are not applying for this mortgage

Name	<input type="text"/>	Age	<input type="text"/>
Name	<input type="text"/>	Age	<input type="text"/>
Name	<input type="text"/>	Age	<input type="text"/>
Name	<input type="text"/>	Age	<input type="text"/>
Name	<input type="text"/>	Age	<input type="text"/>

### Section 2

Employment status

Employed   
  Self-employed   
  Retired  
 Unemployed   
  Houseperson   
  Other

### Applicant 2

Employed   
  Self-employed   
  Retired  
 Unemployed   
  Houseperson   
  Other

### Section 2a

Name of employer

Address of employer

Postcode

Postcode

Job title

Employment status

Employment contract type

Currently on Maternity/Paternity leave

Employment start date

Employee number

Employer contact name (for reference)

Employer contact position (for reference)

Employer contact tel (for reference)

Name and address of former employer (if with current employer for less than 12 months)

Permanent   
  Temporary   
  Contract  
 Fixed term   
  Zero hours   
  CIS  
 Yes   
 No

Postcode

Permanent   
  Temporary   
  Contract  
 Fixed term   
  Zero hours   
  CIS  
 Yes   
 No

Postcode

Former employment job title

Former employment status

Former employment contract type

Former employment start date

Former employee number

Former employer contact name

Former employer contact number

Permanent   
  Temporary   
  Contract  
 Fixed term   
  Zero hours   
  CIS

Permanent   
  Temporary   
  Contract  
 Fixed term   
  Zero hours   
  CIS

### Section 2b

Name of firm/company

Address of firm/company

Company status

Are you a Contractor?

What is the nature of the business?

Business start date and % shareholding

Share of annual net profit before tax (Please provide 3 years figures or all relevant years if trading for less than 3 years)

Name and address of accountancy firm

Accountant tel number

Accountant email address

Name of accountant

Accountant's qualifications

### Income details (self-employed or 25%+ share of employer)

#### Applicant 1

Postcode

Ltd / LLP   
  Partnership   
  Sole-trader  
 Yes   
 No

/ Shareholding:  %

Year to  £

Year to  £

Year to  £

Postcode

#### Applicant 2

Postcode

Ltd / LLP   
  Partnership   
  Sole-trader  
 Yes   
 No

/ Shareholding:  %

Year to  £

Year to  £

Year to  £

Postcode



### Section 3a

### Existing liabilities: Hire purchase/contract hire/personal loans

For more providers, please provide detailed information in "Additional Information" in Section 11

Provider	Date credit started	Loan term remaining (mths)	Original loan amount	Current loan balance	Monthly repayment	Owner	To be repaid by Magellan mortgage	To be repaid prior to completion
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
			£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Section 3b

### Existing Liabilities: Overdrafts/credit cards/store cards/catalogues

For more providers, please provide detailed information in "Additional Information" in Section 11

Provider	Current balance	Current credit limit	Monthly repayment	Owner	To be repaid by Magellan mortgage	To be repaid prior to completion
	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Section 3c

### Existing Liabilities: Current home mortgage commitment(s)

For more existing residential mortgages, please provide detailed information in "Additional Information" in Section 11. If applicable, add lender address(es) in Section 11.

Mortgage lender	Account number	Mortgage start date	Mortgage term remaining (mths)	Original mortgage amount	Current mortgage balance	Monthly repayment	Owner	To be repaid by Magellan mortgage	To be repaid prior to completion
				£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
				£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
				£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
				£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Section 3d

### Existing Liabilities: Other property

For more properties, please provide detailed information in "Additional Information" in Section 11 or a full Investment Property Portfolio Summary

Other property address 1:									
Mortgage lender	Date property purchased	Mortgage term remaining (mths)	Original purchase price	Current mortgage balance	Monthly repayment	Monthly rental income	Owner	To be repaid prior to completion	
			£	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Other property address 2:									
Mortgage lender	Date property purchased	Mortgage term remaining (mths)	Original purchase price	Current mortgage balance	Monthly repayment	Monthly rental income	Owner	To be repaid prior to completion	
			£	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Other property address 3:									
Mortgage lender	Date property purchased	Mortgage term remaining (mths)	Original purchase price	Current mortgage balance	Monthly repayment	Monthly rental income	Owner	To be repaid prior to completion	
			£	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Other property address 4:									
Mortgage lender	Date property purchased	Mortgage term remaining (mths)	Original purchase price	Current mortgage balance	Monthly repayment	Monthly rental income	Owner	To be repaid prior to completion	
			£	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Other property address 5:									
Mortgage lender	Date property purchased	Mortgage term remaining (mths)	Original purchase price	Current mortgage balance	Monthly repayment	Monthly rental income	Owner	To be repaid prior to completion	
			£	£	£	£	<input type="checkbox"/> App 1 <input type="checkbox"/> App 2 <input type="checkbox"/> Joint	<input type="checkbox"/> Yes <input type="checkbox"/> No	



## Section 5

Have you been in arrears on rent, mortgage payments or any other credit commitment in the last 36 months?

Have you ever been made insolvent, bankrupt, or entered into an arrangement with your creditors i.e. IVA, DMP or DRO?

Have you ever had a County Court Judgement made against you?

Have you had a property repossessed by another lender?

Are you currently in receipt of Housing Benefits?

Have you been convicted or charged with any offence other than a driving offence?

Do you anticipate any changes to your circumstances that will affect your income, expenditure or ability to pay this mortgage (e.g. maternity, long term sickness)?

Have you taken out any 'pay day' loans or other form of short term credit in the past 12 months?

Have you been advised by a broker on the suitability of a Magellan Homeloans mortgage to your circumstances?

## Personal declarations

If the answer to any of the above is yes, please provide full details in "Additional information" in Section 11

### Applicant 1

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

### Applicant 2

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

Yes  No

## Section 6

Nature of your adverse credit history i.e. CCJs, bankruptcy, mortgage arrears, IVA, debt management plan, debt relief order, loan arrears. Please provide value/number and dates.

What caused you to have your adverse credit history? Please provide as much information as possible.

Please confirm the date when the cause of your adverse began?

What documentation or proof can you provide to support the cause of your adverse credit history? Magellan Homeloans may ask for you to provide copies.

Why is the cause of your adverse credit history not expected to continue?

IVA/DMP start/end date:

Name of IVA/DMP management firm:

IVA/DMP reference/account number:

IVA/DMP management firm address:

IVA/DMP management firm tel:

IVA/DMP management firm email:

## Adverse credit history

### Applicant 1

Please use "Additional Information" in Section 11 if you need more space. Please provide as much information as you can.






Start:  End:



Postcode



### Applicant 2






Start:  End:



Postcode

## Section 7

Preferred contact number



## Personal circumstances verification

Magellan Homeloans is committed to understanding its customers circumstances before entering into a mortgage contract. Magellan Homeloans may need to contact you by telephone to discuss your circumstances, including, but not limited to, your household income and expenditure. It may be a requirement of Magellan Homeloans, with your agreement, to request an independent field agent to visit you to verify any facts that you have disclosed to us.

## Section 8

Address

  
 Postcode

Tenure

 Freehold    Leasehold

If Leasehold, confirm current unexpired lease term  years

If intending to extend the lease at completion, please confirm the length of the new lease:  yrs

Annual service charge and ground rent

£

Property type - please tick all that apply

<input type="checkbox"/> House	<input type="checkbox"/> Detached	<input type="checkbox"/> Flat	<input type="checkbox"/> Converted	<input type="checkbox"/> Total no. floors
<input type="checkbox"/> Bungalow	<input type="checkbox"/> Semi-detached	<input type="checkbox"/> Studio flat	<input type="checkbox"/> Purpose built	<input type="checkbox"/> Flat is on floor no.
<input type="checkbox"/> Agricultural	<input type="checkbox"/> Terraced	<input type="checkbox"/> Maisonette	<input type="checkbox"/> Land (>1 acre)	<input type="checkbox"/> No. bedrooms
<input type="checkbox"/> Listed (G I)	<input type="checkbox"/> Listed (G II)	<input type="checkbox"/> Lift in block	<input type="text"/>	<input type="text"/> Year built/ converted

If less than 10 years old is there a Builder/Developer/architects new build guarantee?  Yes  No

Is this a new build purchase

Yes  No (If yes, please enclose a copy of the reservation/sales contract/planning consent)

Is the property Ex-Local Authority

Yes  No

If above/adjacent commercial premises, nature of business

Is any part of the property to be used for business purposes?

Yes  No (If yes, provide details in "Additional Information" in Section 11)

Property construction

External Walls

Brick    Tile    Timber    Concrete, specify   
 Other, specify

Roof

Tile    Slate    Other, specify

## Purchases:

Name of estate agent/auctioneers

Address

  
 Postcode

Relationship to vendor:

No connection    Friend  
 Family    Business acquaintance

Name of vendor/builder

Contact details for valuer access

Telephone

Source of deposit:

Savings/Inheritance

£

Equity from sale of property

£  (please provide any additional details in "Additional Information" in Section 11)

Vendor gift/deposit contribution value

£  (please provide any additional details in "Additional Information" in Section 11)

Builder gift/deposit contribution value

£  (please provide any additional details in "Additional Information" in Section 11)

Family gift/deposit contribution value

£  (please provide any additional details in "Additional Information" in Section 11)











## Section 12

## Declarations

### 1. Information

I/We declare and undertake that information given in this application:

- a) is true to the best of my/our knowledge and belief;
- b) forms part of the terms of my/our mortgage;
- c) contains all material facts and information that could be reasonably expected to influence Magellan Homeloans's decision to lend.

I/We undertake to notify Magellan Homeloans immediately of any change in my/our circumstances which affects or may affect the information given prior to any mortgage being made.

### 2. Valuation

Magellan Homeloans is authorised to instruct qualified valuers to carry out a valuation of the property upon receipt of this Application. The valuation report is to be obtained solely for the benefit of Magellan Homeloans to enable it to assess the amount of the mortgage loan (if any) it is prepared to make on the security of the property referred to in the Application.

I/We accept that the valuation report confers no rights on me/us whether against Magellan Homeloans or other persons on the basis of negligence or whatsoever in respect of the value or state or condition of the property. I/We understand that Magellan Homeloans is not the agent of the valuers and that neither Magellan Homeloans nor the valuers will represent or give any assurance to me/us that the statements, conclusions and opinions expressed or implied in the report and mortgage valuation are accurate or valid. The valuation report will be supplied without any acceptance of responsibility on their part to me/us. I/We accept that I/we must for my/our protection, obtain independent advice from a surveyor or other professional person as to the condition and value of the property.

### 3. Buildings insurance

I/We acknowledge that it is my/our responsibility to arrange buildings insurance. If I/we arrange my/our own buildings insurance, I/we agree to the following conditions throughout the life of the mortgage:

- a) I/We understand that Magellan Homeloans will have a financial interest in the mortgaged property.
- b) I/We accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excesses imposed.
- c) I/We undertake to pay all premiums as they fall due and maintain the sum insured at a level covering the full rebuilding cost of the property, for the life of the mortgage.
- d) I/We understand that the Lender accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.
- e) I/We will ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually.
- f) I/We will ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: Fire, Flood, Storm, Theft, Escape of Water, Malicious Damage, Subsidence, Landslip and Heave and Legal Liability.

### 4. Holding of information

The details of this application, any loan we may make to you, any supporting documentation which you have or will supply, any documents relating to the title to the property or security provided in connection with the loan and the history or conduct of your accounts with us, may be held on our computer, manual and other records and processed for the proper conduct of the loan and our businesses generally including managing your account, statistical analysis, market research and fraud prevention. You have the right to request access to the information held about you by Magellan Homeloans. Your information may be disclosed, subject to the provisions of the Data Protection Act 1998, to:

- a) Any licensed credit reference agency where they will be stored and used by other lenders for making credit decisions about you and other members of your household and occasionally for fraud prevention;
- b) Any other member of the Magellan Homeloans group of companies who may use them to mail or telephone you about services which may be of interest to you and you understand that you may at any time inform Magellan Homeloans, verbally or in writing, that you do not wish to receive future marketing literature;
- c) Any insurer or prospective insurer under the Mortgage to help them decide whether to offer cover and for processing claims;
- d) Collection agents, to assist in the collection of any arrears and/or administrators to assist in administration of the Mortgage; and
- e) Market research organisations for use for research by the Magellan Homeloans group of companies.

Information may also be disclosed to our funding providers, third party providers, our regulators, our lawyers, auditors and external advisers and any agent acting on our behalf.

### 5. Credit Reference, Fraud Prevention Agencies and HMRC Mortgage Verification System

5.1 When you apply to us for a mortgage, Mars Capital Finance Limited trading as Magellan Homeloans may check the following records about you and others (see 5.2 below)

- a) our own;
- b) 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.
- c) those at fraud prevention agencies (FPAs).
- d) details held by HMRC accessed through the HMRC Mortgage Verification System

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.

5.2 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.

5.3 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, to check details on proposals and claims for all type of insurance, to check details of job applicants and employees, 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.

5.4 The information provided may be used to check against the existing open accounts of other lenders to prevent and/or detect fraud.

5.5 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 and you may be liable to criminal prosecution.

5.6 If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

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

5.8 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 guide as to how we will use your information and if you would like to read the full details of how your data may be used please visit our website at [www.magellanhomeloans.co.uk](http://www.magellanhomeloans.co.uk) or phone 0330 33 55 777 (local rate) or ask one of our staff.

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](http://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](http://www.experian.co.uk)

## Section 12

## Declarations (continued)

### 6. Mortgage/Credit Intermediary

I/We consent to the mortgage/credit intermediary (Adviser Firm or Packager Firm as defined on page 3 of this application) acting for me/us in this application and for Magellan Homeloans to share my/our information with the mortgage/credit intermediary as it relates to this application.

### 7. Information transfer

Where I/we have provided information to Magellan Homeloan or my/our mortgage/credit intermediary, I/we consent to my/our details being manually transferred and subsequently transmitted electronically.

### 8 Assignment and transfer

I/We consent to Magellan Homeloans and its successors in title and assigns whether at law or in equity and whether as a whole or in part and whether by absolute assignment or by way of security only at any time after a mortgage has been made:

- a) transferring, assigning or otherwise disposing of the benefits of such mortgage and other related security;
- b) entering into any contractual arrangements relating to the funding of such mortgage and other with any person;
- c) supplying any information contained in this Application and any supporting documentation which may hereafter be provided or any other information relating to the property, the Mortgage, the related security for the Mortgage or the history and conduct of my/our account to any interested or potentially interested person, who may rely upon the truth and accuracy of the information contained in this Application.

### 9. Joint and several

If there are more than one of us, then we agree and understand that our liabilities and obligations hereunder are joint and several and we consent to the Lender sending all communications and statements of account to only one of us, unless one of us otherwise notifies the Lender in writing. Payments in respect of the Mortgage are paid for and on behalf of all borrowers whose borrowings are secured by the Mortgage.

### 10. Solicitors

My/Our Solicitor may disclose to Magellan Homeloans any information relevant to its decision to lend and I/we waive any right to claim Solicitor/client confidentiality or legal privilege in respect of such information.

### 11. References

Magellan Homeloans (or the mortgage/credit intermediary on our behalf) may contact my/our employers (past and present), bankers, building society, other lenders (past and present), accountants, tax authorities, landlords, Credit Reference Agencies or any other person(s) necessary to (a) verify the information given by me/us in this Application and (b) request additional information that is required in the processing of the application. Magellan Homeloans (or the mortgage/credit intermediary on our behalf) may need to contact you by telephone to discuss your circumstances, including, but not limited to, your household income and expenditure. You agree and consent to Magellan Homeloans (or the mortgage/credit intermediary on our behalf) making enquiries of the persons listed above and authorise such persons to disclose to Magellan Homeloans (or the mortgage/credit intermediary on our behalf) any information required from them. It may be a requirement of Magellan Homeloans, with your agreement, to request an independent field agent to visit you to verify any facts that you have disclosed to us.

### 12. Direct Debit

I will make all payments by direct debit. I understand that the amount that I pay each month may change or the date that I make the monthly payment may change and that in either case the Lender will give me notice in writing before this happens.

### 13. Decision to lend

I confirm that Magellan Homeloans may decline this application without stating a reason.

### 14. Funding

Magellan Homeloans makes mortgage loans using a number of different companies. The particular company making the advance will depend upon a decision made by Magellan Homeloans at the time the mortgage offer is made. This application form and the declarations contained in it will therefore be relied upon by Magellan Homeloans, its subsidiary companies or other companies within or outside the same group as Magellan Homeloans and all their prospective successors in title and assigns (whether legal or equitable and whether by absolute assignment or by way of security only). References to Magellan Homeloans within this Application Form and Declaration shall refer to each such company. Where applicable, any insurance company providing Magellan Homeloans or the Applicant(s) with a policy relating to either the mortgage loan, the Applicant(s), or the property, references to Magellan Homeloans shall also include such insurer.

### 15. Fees

I/we understand that the application fee is deductible from my/our bank card upon receipt by Magellan Homeloans of the signed mortgage application form and that this is non refundable. I/We understand that my/our loan will be subject to various fees which may be added to the agreed loan (the Gross Advance) and deducted at completion prior to the balance of monies (the Net Advance) being paid to the solicitor. Whilst these fees may vary from time to time, I/we acknowledge that details of fees that apply to my/our loan can be or have been confirmed to me/us prior to submission and by submitting this application to Magellan Homeloans I/we accept the charging of these fees.

### 16. Income

I/We confirm that my/our income disclosed within this application is true and accurate and is sufficient to pay the monthly mortgage payments stated within the Key Facts Illustration.

### 17. Declaration

It is important that you read and understand the Declaration. By signing this Declaration, you agree that we can use your information in the manner described.

Applicant 1 Signature

Date

Applicant 2 Signature

Date





# Debit card payment form for application and valuation fees

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

Magellan Homeloans  
Ashcombe House  
5 The Crescent  
Leatherhead  
Surrey  
KT22 8DY

Name of first applicant:

Name of second applicant:

Card type (please note we do not take credit cards):

Visa (Debit)  
  Delta  
  Mastercard (Debit)/Maestro  

Cardholder status:

Applicant  
  Intermediary  
  Packager  

Application fee (non-refundable) £:

Name of cardholder (as it appears on the card):

Valuation fee (non-refundable) £:

Card number:

Total fees to be debited £:

Valid from:

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Expiry date:

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Issue no (if appl):

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To offer an enhanced service and prompt processing of your application, we will instruct the valuation after your case has been initially assessed by an Underwriter. Please note the valuation fee is non-refundable once the valuation has been carried out.

I/we understand that the application fee is deductible from my/our bank card upon receipt by Magellan Homeloans of the signed mortgage application form and that this is non refundable.

Please note Magellan Homeloans is a trading name of Mars Capital Finance Limited, the payment narrative of this transaction will show on your statement as Mars Capital Finance.

Cardholder's signature:

Date:

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