

# additional lending application

## Supporting documentation

Please submit the following with your application:

- Correct fees (as appropriate to your application).
- For employed applicants - the latest payslip for each applicant (including Directors holding shares of less than 33% of the company they work for).
- For self-employed applicants and Directors with a 33% share or more in the company they work for - the last two years' accounts/self-assessment tax return/accounts certificate/latest SA302 (you must have been self-employed for a minimum of two years). The accounts provided must be no older than 12 months from the end of the accounting period provided.
- Please remember to read and sign the declaration in Section 12.

### IMPORTANT NOTES.

- **You must have made a minimum of six months' payments before applying.**
- **Ensure that ALL questions are answered for both first applicant and second applicant. If there are more than two applicants making this application please indicate here  and use an extra form.**
- **Please use black ink and write in BLOCK CAPITALS.**

## Intermediary declaration

(This section is for completion by Intermediaries only).

NOTE: The Intermediary named below is NOT an agent of the Company. Any advice provided is given on behalf of the Intermediary and not the Company. The Company will treat this application as execution only.

INTRODUCER CODE

**This code is critical to the progress of the application. If you do not know your code, please call your Business Development Manager.**

Individual Name
Company Name
Address
Postcode
Telephone
Fax
Email

Decision in Principle number

Level of Service      Advised       Non-advised

Intermediary fee      £       Refundable?      Yes       No

Payment route requested

I confirm that I have read and agree to the Terms of Business as stated on [www.coventryintermediaries.co.uk](http://www.coventryintermediaries.co.uk)

## Application service standards

After we have received all the necessary information and following payment of the applicable fees, we normally issue an offer within **15 days**. Please ensure you visit our website for guidance notes before submitting your application.

## A few things to remember

It will be a condition of this mortgage that adequate property insurance is in place at all times.

Please note that this product is offered by Godiva Mortgages Limited and not Coventry Building Society. You will not obtain membership rights in Coventry Building Society by taking a loan or mortgage from Godiva Mortgages Limited.

## Guidelines

Processing of this application and instructing a valuation will not start until all applicable fees have been received. The date of receipt will be counted as **Day One of processing**.

Payment of the applicable fees, including a non-refundable Booking Fee, is payable immediately on application. If this non-refundable fee is not paid within **10 days** of submission, the application will be cancelled.

To ensure we can process your application effectively please forward all supporting documentation as soon as possible once the Booking Fee has been paid.

If supporting information remains outstanding 21 days after the fee has been paid the application will be cancelled.

**It is your responsibility to check our lending policy before submitting your application, as fees are not refundable. All applications must meet our standard lending criteria and we reserve the right to request additional information in order to finalise our lending decision.**

## 1. Personal details

	FIRST APPLICANT	SECOND APPLICANT
Surname	<input type="text"/>	<input type="text"/>
Previous Surname(s) (if any)	<input type="text"/>	<input type="text"/>
First Names (Please provide ALL names to ensure accurate completion of legal documents)	<input type="text"/>	<input type="text"/>
Title (Mr/Mrs/Miss/Ms/Other)	<input type="text"/>	<input type="text"/>
Date of Birth (e.g. 01/Jan/1999)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Sole applications - please confirm your marital status	Single <input type="checkbox"/> Divorced/Sep <input type="checkbox"/> Married/Civil Partnership/Widowed <input type="checkbox"/>	Engaged <input type="checkbox"/> <input type="checkbox"/>
Joint applications - please confirm your relationship	Married/Civil Partnership <input type="checkbox"/> Engaged <input type="checkbox"/> Friends <input type="checkbox"/>	Partners <input type="checkbox"/> Other <input type="checkbox"/>
Number of financial dependants	0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3+ <input type="checkbox"/>	0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3+ <input type="checkbox"/>

## 2. Present address/mortgaged property

Current address	FIRST APPLICANT	SECOND APPLICANT
House name	<input type="text"/>	<input type="text"/>
House number	<input type="text"/>	<input type="text"/>
Flat number	<input type="text"/>	<input type="text"/>
Building name	<input type="text"/>	<input type="text"/>
Street name	<input type="text"/>	<input type="text"/>
Town/City	<input type="text"/>	<input type="text"/>
County	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Date moved in (e.g. 01/Jan/1999)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Mortgage account number	<input type="text"/>	<input type="text"/>

## 2. Present address/mortgaged property cont.

Telephone number (home)

Telephone number (work)

Telephone number (mobile)

Home email address (if applicable)

How many bedrooms does the property have?

Is the property used wholly as your main residence? Yes  No  Yes  No

**(If the property is rented out, please provide details in Section 10)**

## 3. Financial commitments and credit history

	Amount owing	Monthly payments	Months outstanding	Will it be cleared when the new loan is taken Y/N?	Amount owing	Monthly payments	Months outstanding	Will it be cleared when the new loan is taken Y/N?
Credit/Store Cards								
Personal loans								
Maintenance payments								
Secured loans								
Other								

### FIRST APPLICANT

### SECOND APPLICANT

Have you ever had a property repossessed by a lender, a default registered against you, been declared bankrupt, made arrangements with creditors, been in arrears on a loan or had a judgement or court order made against you? Yes  No  Yes  No

Have you been in arrears on any mortgage, rental agreement, credit or store card, or any other financial commitment within the last 12 months? Yes  No  Yes  No

If Yes, how many months' arrears have occurred in the last 12 months?

If Yes, how many months' arrears were in the last six months?

Have you ever had a property repossessed? Yes  No  Yes  No

If Yes, what was the date of repossession? (e.g. 01/Jan/1999)  /  /   /  /

Have you ever been declared bankrupt or made an arrangement with creditors? Yes  No  Yes  No

If Yes, on what date was the most recent Individual Voluntary Arrangement or bankruptcy registered? (e.g. 01/Jan/1999)  /  /   /  /

If Yes, what was the discharge date? (e.g. 01/Jan/1999)  /  /   /  /

Have you ever had a default registered against you? Yes  No  Yes  No

If Yes, what is the total value of all defaults registered against you?

### 3. Financial commitments and credit history cont.

If Yes, when was the most recent default registered against you? (e.g. 01/Jan/1999)



Have you had a County Court Judgement (CCJ) or court order made against you in the last six years?

Yes  No

Yes  No

If Yes, what was the total value of all CCJs registered against you in the last six years?



If Yes, what was the value registered in the last three years?



If Yes, on what date was the most recent CCJ registered against you? (e.g. 01/Jan/1999)



### 4. Employment and income details

#### Self-employed Applicants

Please forward your accounts in support of this application, as outlined in the front of the application form. Please complete this section if you are self-employed, subcontracted or you or your spouse/partner own 33% or more of the shares of the company you work for.

	FIRST APPLICANT	SECOND APPLICANT
Start date of self-employment (e.g. 01/Jan/1999)	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>
Occupation/nature of Business	<input type="text"/>	<input type="text"/>
Net annual profit	£ <input type="text"/>	£ <input type="text"/>

Please note that we will require confirmation of the figure provided, in the form of documentation requested at the front of the application.

#### Employed Applicants

Please forward your last payslip in support of this application.

If you have been in your current employment/self-employment for less than six months, please give details in Section 10.

	FIRST APPLICANT	SECOND APPLICANT
Start date of current employment (e.g. 01/Jan/1999)	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>
Occupation/nature of Business	<input type="text"/>	<input type="text"/>
*Gross annual income (excluding annual bonuses but including guaranteed bonus/overtime/shift allowance)	£ <input type="text"/>	£ <input type="text"/>
Name and address of employer	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Telephone number (Personnel Department)	<input type="text"/>	<input type="text"/>
Fax number (Personnel Department)	<input type="text"/>	<input type="text"/>
Employee/Payroll number	<input type="text"/>	<input type="text"/>

\*Please note that we will require confirmation of the figure provided, in the form of documentation requested at the front of the application.

If you will retire before the end of the mortgage term, please provide details of how you intend to repay the mortgage in retirement (including details of your expected income if you are due to retire in the next three years).

## 5. Loan details

Purpose of additional borrowing:

Home-related

Debt consolidation

Mixed (home-related & debt consolidation)

Other

Please specify purpose of additional borrowing

Total amount of loan required

£

Estimated current value of property

£

Outstanding balance

£

Term of loan (must be equal to or less than the current mortgage term)

Years

Months

**If the additional funds requested are not for the benefit of all parties a Legal Representative will be required. Please provide the name and address of your Legal Representative in Section 10.**

## Release of Further Advance Funds

**Note: where a solicitor is required, the funds will normally be released to the solicitor.**

**Transfer direct to your bank or building society account**

Sort code

Account number

Account in the name(s) of

Reference number (if applicable)

## 6. Valuation details

### IMPORTANT NOTE

The Company may carry out a mortgage valuation on the property as part of the assessment of this application.

Please provide sufficient information to enable the Company's valuer to make arrangements to inspect the property.

Contact Name

Daytime telephone number (inc. dailling code)

### IMPORTANT NOTES

- The Company must assess the value of the property in order to ascertain its suitability for a mortgage advance and to decide how much can be lent.
- The Company may use methods such as the use of a limited external inspection or computer based data to value the property.
- If the loan constitutes a high proportion of the property value the Company may arrange for an inspection of the property so that a more detailed mortgage valuation can be prepared.
- The cost of any additional reports required as a result of a valuation are to be borne by the applicant(s).
- Please note, if the valuation has been undertaken, we will be unable to refund any fees paid.
- **You will not receive a copy of the valuation report.**

## 7. Product

Please confirm the mortgage product required:

Mortgage product

Initial interest rate

Please ensure the product you have selected is appropriate to your needs. The product you can apply for will depend on the amount of loan requested, the loan purpose and your current mortgage product. Please contact your mortgage advisor for further assistance.

## 8. Loan repayment

Advice is available if you are unsure which method of repayment to choose. Please ask your advisor for more information.

Please confirm your preferred method of repayment.

Please specify the amount of loan required on: Repayment

£

Interest Only\*

£

**\*For interest only loans you must ensure that adequate arrangements are made to repay the advance in full at the end of the mortgage term. Any shortfall in funds at maturity of an investment policy will have to be funded from your own resources.**

\*How do you intend to repay the loan at the end of the mortgage term?

## 9. Other residents - (non-owning occupiers)

Number of other residents over 18 living at the property who are not party to this application

**You must declare all non-owning occupiers aged 17 years and over at point of application.**

Please state full names and dates of birth (continue in Section 10 if necessary)

	FIRST OCCUPIER	SECOND OCCUPIER
Name	<input type="text"/>	<input type="text"/>
Date of Birth (e.g. 01/Jan/1999)	<input type="text"/>	<input type="text"/>

Note: an Agreement & Undertaking form(s) will need to be signed by each of the non-owning occupiers aged 18 and over. The necessary form(s) will be issued with the offer and will need to be signed by the non-owning occupiers and returned to the Company's Completions Department before we release the funds.

# 10. Additional information

Use this space to give any additional information requested in any of the questions and any information which you feel will help the Company in assessing your application.

<b>OFFICE USE ONLY</b>			
Approved by:	<input type="text"/>	Date:	<input type="text" value="/"/> <input type="text" value="/"/>
Signature:	<input type="text"/>	Special Conditions:	<input type="text"/>

## 11. Fees enclosed

### Fees paid on application:

Booking fee (non-refundable)

£

Mortgage valuation fee (non-refundable if valuation is completed)

£

Sub Total

£

### Fees at commencement:

Arrangement fee (non-refundable)

£

**TOTAL**

£

### How do you want to pay those fees that do not have to be paid at the outset of this application?

Added to the mortgage at commencement

Paid at commencement of the mortgage

**Please note: processing of this application and instructing the valuation will not start until all applicable fees are received.**

### For fees payable on application, please make your payment using one of the following methods:

Please debit my:

Visa

Mastercard

Maestro

Solo

With

£

(sub total from above)

Name (exactly as it appears on the card)

Card Number

Valid from\*

Expiry date

Issue number (Maestro)\*

\* (if applicable)

OR

I enclose a cheque for

£

(sub total from above)

**You will be contacted separately regarding the fees payable on completion.**

**PLEASE GO TO SECTION 12 TO SIGN DECLARATION**

## 12. Declaration - must be signed by all applicants

All applicants should read this Declaration carefully and sign where indicated.

I/We declare and understand that:

1. The information given in this application and supporting sheets (if any) is true and correct and shall form the basis of any contract between me/us and Godiva Mortgages Limited ('the Company').
2. (a) The Company may:
  - (i) Make such enquiries as it considers necessary whether of a Credit Reference Agency, which will supply it with credit information as well as information from the Electoral Register, my/our employers or otherwise.
  - (ii) Search the files of a Credit Reference Agency, which will keep a record of that search and my/our application, whether or not the application proceeds. This will be seen by other organisations carrying out later searches. Details about me/us and of how I/we conduct the account may also be disclosed to the agency, including recording the outstanding debt if I/we do not repay on time. The Company may use automated methods to credit score this application and to verify my/our identity.  
 Note:  
 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 financial link understand that each other's information may be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.
  - (iii) Check my/our details with fraud prevention agencies. 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. The Company 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 accounts or facilities; recovering debt; checking details on proposals and claims for all types of insurance; checking details of job applicants and employees. The Company and other organisations may access and use from other countries the information recorded by fraud prevention agencies.  
 Please telephone us on 0845 1212567 if you want details of those credit reference and the relevant fraud prevention agencies from whom we obtain and with whom we record information about you. You have a legal right to these details.
- (b) The Company may also:
  - (i) Disclose information to the Company's insurers or their authorised agents for the purpose of risk assessment.
  - (ii) Use the information provided for the purpose of statistical analysis about credit, insurance and fraud, and to offer you pre-approved credit facilities (though you have no obligation to take up any of those facilities).
  - (iii) Record or monitor any telephone calls you make to Godiva Mortgages Limited, to increase your security and for staff training purposes.
3. (a) To enable the Company to administer and service the account, and for other related purposes, including assessing my/our acceptability and that of the security offered, arrangement and administration of any type of insurance, and products regulated under the Financial Services and Markets Act 2000 (or any alteration to, replacement for or re-enactment of it) provided by third parties, updating or enhancing existing customer records, analysis for management purposes and statutory returns, crime prevention and legal and regulatory compliance, and those described in any other paragraph of this Declaration, or notified to the Information Commissioner under the Data Protection Act 1998, the Company may also obtain, use, process and disclose personal data about me/us (including any sensitive personal data, as defined by the Data Protection Act 1998 - for example, details about my/our health). The Company may also transfer the personal data to any country, including countries outside the European Economic Area, for any of the purposes described in this Declaration.
  - (b) I/We have a right of access, under data protection legislation, to the personal data the Company holds about me/us on payment of a fee.
  - (c) For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data supplied by me/us is Godiva Mortgages Limited.
4. I/We have read and understand Section 6 - Valuation Details. I/We further understand that the payment of a booking fee (if any) shall neither bind the Company to grant an advance nor release the mortgage valuation summary.
5. Neither the Company, nor any person in its employment warrants that the purchase price of the property is reasonable, or accepts responsibility for the workmanship, construction or condition of the property.
6. If anything on this form was written by another person he or she acted as my/our agent for this purpose.
7. I/We understand that the order in which the borrowers are named on this advance will be the same as on the original Mortgage Deed.
8. The Company reserves the right to decline to proceed with the application at any time.
9. (a) I/We have applied for the mortgage scheme indicated in Section 7 of this application form. The special terms of this mortgage scheme have been explained to me/us. I/We understand that these terms, amongst others, will be confirmed with the offer of advance (if any) made to me/us and will apply to the advance on completion.  
 For intermediary introduced applications only:
  - (b) I/We have been provided with information on the mortgage scheme indicated in Section 7 of this application form by the Intermediary. I/We understand that the Intermediary is not an agent of the Company. I/We have not been given any advice by Godiva Mortgages Limited.
  - (c) I/We authorise the Company to disclose any personal data about me/us (including any sensitive personal data as defined by the Data Protection Act 1998) which is relevant to this application to my/our appointed mortgage Intermediary.
10. The application and any resulting offer of an advance will be cancelled if the advance is not completed within six months of the date of receipt of the application.
11. I/We declare that I/we wish to be notified of relevant and beneficial new products and services. I/We declare/understand that my/our personal/account information may therefore be used by the Coventry BS Group to provide me/us with information about the Group and its associated companies' products/services by post, telephone, fax or email and for market research purposes. By returning this signed application, I/we indicate my/our consent to receiving marketing messages from you unless I/we have indicated an objection to receiving such messages by ticking this box.
12. I/We consent to the disclosure by the Company of my/our confidential information (whether financial or otherwise) to any person who may be asked to act as surety for the advance or their legal advisor.
13. (Where applicable) I/We consent to the debiting of my/our Visa/Mastcard/Maestro/Solo credit/debit card for the amount shown in Section 11 of this application.
14. I/We confirm that, taking into consideration my/our current and known future circumstances, I/we believe this mortgage commitment is affordable.
15. **It is important that you read and understand this Declaration. By signing this application you agree that we can use your information in the ways described.**

Signed: First Applicant:

Date:

 /  / 

Second Applicant:

Date:

 /  /

Your home may be repossessed if you do not keep up repayments on your mortgage.

Lines open Monday to Friday 8am-8pm, Saturday 9am-5pm, Sunday 10am-4pm. Contact your service provider for details of charges, as call costs may vary. To maintain a quality service, calls made to and from the Company may be monitored and recorded. Information correct at time of production (June 2010).

For further details, call our  
Customer Service Centre on

**0845 1212567**



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**GODIVA**  
mortgages