

PLEASE READ THE FOLLOWING DECLARATION CAREFULLY BEFORE SIGNING

I declare and agree:

The information I have given in this application is true and correct. If the Society agrees a mortgage, the replies I have given form a material part of the contract between myself and the Society.

I consent to the Society making enquiries to other persons or firms regarding my ability to meet the commitments and conditions of the proposed mortgage.

I have been told where I can access the "Homebuyer's Guide" on the Society's website.

If your mortgage is in joint names, the borrower making payments will do so on behalf of himself/herself and all other joint borrowers.

I authorise my solicitors to disclose to Leek Building Society all information relevant to the Society's decision to lend and that I waive any right to claim solicitor/client or legal privilege in respect of such information.

VALUATION INSPECTION

I will pay on demand the Society's Valuer's charges for an inspection and report on the property.

I understand:

Neither the Society nor the Society's Valuer will accept any liability to me for the contents or accuracy of the Valuer's report. This includes if the Valuer is negligent in relation to the report. It is for me to satisfy myself as to the value and condition of the property.

The standard mortgage valuation is prepared solely to enable the Society to decide whether to lend on the security of the property and, if so, how much to lend and on what terms. The report obtained by the Society is not a structural survey. The Society recommends that a more detailed inspection is commissioned by me from a qualified surveyor before entering any legal commitment. The Society's Valuer may contact you to offer this service for a more detailed inspection.

FRAUD DETECTION

I understand the information provided by me in this mortgage application will be shared with fraud prevention agency/ies to prevent or detect fraud and to verify my identity. If I provide false or inaccurate information and/or fraud is identified, my application for mortgage finance will not proceed and details will be passed to fraud prevention agency/ies to prevent fraud and money laundering. This may result in others refusing to provide services, financing or employment to you. I can obtain further details explaining how information held by fraud agencies may be used, as well as my data protection rights by visiting the Society's website, www.leekbs.co.uk/privacy or by contacting us..

POTENTIAL FUTURE TRANSFER OF MY MORTGAGE

I acknowledge that the Society may in future raise finance on any mortgage it may make to me and I consent to: -

The Society transferring, assigning, or otherwise disposing of the benefit of such mortgage, together with the charge and policy(ies) of life assurance.

The Society entering any contractual arrangements relating to the funding of such mortgage with any person.

The Society passing the particulars contained in this application and any supporting documentation which is now enclosed or may hereafter be provided and any other documentation relating to the title of the property, the mortgage, the security of the mortgage, the history or conduct of the mortgage account or any other information or documents involving me or the property to any actual or potential transferee, assignee, provider of funds or other interested or contracting party.

Any person interested in the mortgage relying upon the truth and accuracy of the information contained in this mortgage application. The making of an advance by the Society does not endorse in any way the financial viability of any transaction to which the loan monies are to be applied.

HIGHER LENDING CHARGE

If the amount I am borrowing is more than the maximum loan the Society would normally lend on the property, a Higher Lending Charge may be payable which the Society will use to purchase indemnity insurance. The Society may cover the cost of this insurance. When the Society purchases indemnity insurance for itself, this does not affect my liability and promise to repay all monies owed to the Society in full, even if a claim is made by the Society under the policy. The mortgage indemnity insurer also has the right to recover from me any monies paid to the Society under the indemnity insurance. The Society may seek to recover the money I owe the insurer at the same time as recovering the balance of its own loss which was not covered by the indemnity insurance.

DATA PROTECTION LEGISLATION

The Data Controller is Leek United Building Society trading as Leek Building Society, whose principal office is 50 St. Edward Street, Leek, Staffordshire, ST13 5DL.

The information you are supplying will be held by the Society and used for market research purposes, developing goods and services, statistical and business analysis, customer servicing, and administration. Your information may be passed to other companies within the Leek United group for the purposes stated above.

This information may be held during the life of the account and for administration reasons after the account has closed.

Under data protection legislation you are entitled to receive a copy of personal information held about you, have inaccurate data corrected, restrict the purposes for which your personal data is used and in certain circumstances the right to your data being erased. Further information regarding how we manage your data can be found within our Privacy Notice which can be found at leekbs.co.uk/privacy/, or alternatively can be requested from any of our branches or by writing to the address above.

If you would like to obtain information held about you, please contact us.

See our privacy policy, leekbs.co.uk/privacy/, for more about how we use your information. Don't forget you can opt out of marketing at any time by telephone, email or visiting one of our Branches.

APPLICANTS SIGNATURES

	Print Name	Signature	Date
Applicant 1			
Applicant 2			
Applicant 3			
Applicant 4			

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.
THE MORTGAGED PROPERTY (WHICH COULD BE YOUR HOME) MAY BE REPOSSESSED IF YOU
DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

Mortgages are subject to status and not available to persons under 18 years of age.

Mortgage products are only available within England (including Isle of Wight) and Wales and borrowers must also be a UK resident.

Leek Building Society

50 St. Edward Street, Leek, Staffordshire, ST13 5DL

Tel: 0808 281 9309*

www.leekunited.co.uk

e-mail: mortgage.processing@leekunited.co.uk

*All calls from mobile phones will not incur a charge.

Calls may be monitored and recorded for training purposes.

Branches throughout Staffordshire, Cheshire, Shropshire and

Derbyshire we're members of the Building Societies Association.

Leek Building Society is a trading name of Leek United Building Society, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference number 100014. Our details can be found on the Financial Services Register at www.fca.org.uk/firms/financial-services-register. Leek United Building Society's address for service is 50 St. Edward Street, Leek, Staffordshire ST13 5DL.