

# Change to Application Form

**Our online application system must be used for all applications. This form should only be used if you have been advised to by Clydesdale Bank.**

Completed Application Forms to be uploaded to the Online Application Case Tracker.

**Please note: Property being mortgaged cannot be located in Northern Ireland**

Please use this form to advise us of the following changes: an increase or decrease in loan amount; a change of product; a change of term; a change of mortgage type e.g. capital and interest to interest only and/or a change of property.

**Complete the relevant sections only.**

## Intermediary Details

### To be completed by Intermediary

Reference number of original application	MO:		
Company/Broker firm		Broker Office/Address	
Advisor name			
Phone number			post code
Mobile number		Network name	
Clydesdale Bank Relationship Manager		FCA reference No.	
Is this Mortgage Contract regulated by the Financial Conduct Authority?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Fax number	
		Email address	
Type of Mortgage Contract	MCOB Regulated Mortgage Contract <input type="checkbox"/>	Consumer Buy-To-Let <input type="checkbox"/>	Non-Regulated Mortgage Contract <input type="checkbox"/>
Type of Mortgage Sale	Advised <input type="checkbox"/>	Execution Only <input type="checkbox"/>	Customer Rejected <input type="checkbox"/>

Please provide the reason for the Execution Only sale in the additional information section

If yes, please detail the underwriter's name and the date you agreed the case here  (DD/MM/YY)

Please provide a brief summary of any points discussed with your Relationship Manager/ Underwriter in the additional information section.

## Customer Details

	First applicant	Second applicant
Mr/Mrs/Miss/Ms	<input type="text"/>	<input type="text"/>
First name in full	<input type="text"/>	<input type="text"/>
Middle name(s) in full	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Country of birth / Nationality	<input type="text"/>	<input type="text"/>

## Type of Mortgage Product Required

Please specify full product details below. If loan is to be split between different product types please provide breakdown. Any more than two products can be detailed in the Additional Information section. **If the loan is to be split across two products, please complete and submit two Direct Debit Mandates.**

Full product description, including rate, e.g. variable, fixed, discounted, tracker	Interest Rate %	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Would you like to open any Offset Current or Offset Savings accounts (where offset functionality is available)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
	Applicant 1	Applicant 2	Applicants 1 and 2
If yes, how many Current Accounts are required? (1 - 6)	<input type="text"/>	<input type="text"/>	<input type="text"/>
If yes, how many Savings Accounts are required? (1 - 6)	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Monthly Expenditure Details – Main Residence

(if a joint application, the following section must be completed on a joint basis. All figures should reflect the post completion position)

Mortgage(s)/Rent	£	Credit cards	£
Water rates	£	Other loans	£
Council tax	£	Child maintenance/School fees/Child care	£
Ground rent/Service charge	£	Alimony	£
HP/Rental	£	Other	£
Insurances (incl. car insurance)	£	<b>Total monthly residential expenditure</b>	<b>£ (A)</b>

## Monthly Expenditure - BTL Being Placed With Clydesdale Bank

Mortgage	£	Ground rent/Service charge	£
Water rates	£	Insurances (incl. car insurance)	£
Council Tax	£	<b>Total other Buy To Let monthly expenditure</b>	<b>£ (B)</b>
		<b>Total expenditure</b>	<b>£ (A)+(B)</b>

## Rental Income

Rental income - BTL being placed with Clydesdale Bank	£	Rental income - All other BTLs	£
		<b>Total Rental Income</b>	<b>£</b>

## Mortgage Details

Mortgage Amount Required	£	Purchase Price of Property (purchases <b>only</b> )	£
Amount of deposit/equity (if applicable)	£	Source of deposit <small>We require documentary evidence of the source of the deposit to be submitted with the application.</small>	
Term Requested (YY/MM)		Fees to be added to loan	
Capital and interest	£		
Interest Only	£		

If Buy to Let indicate the rental income / estimated rental income for the property £

## Purpose of Home Loan Advance

New purchase 
 Remortgage from existing lender 
 Borrowing on an unencumbered property 
 Home Improvements 
 Debt Consolidation 
 Home Improvements and Debt Consolidation 
 Other

Please provide breakdown below

If Buy-to-let, please indicate the additional loan purpose and the loan type (if applicable):

Additional borrowing: Main reason to expand or re-leverage BTL portfolio 
 Consent-to-let conversion 
 Additional borrowing: Main reason for improvements to rental property 
 Let-to-buy

## Additional Information

# Repayment Strategies for Interest Only Mortgages

Please complete this form with the details of the repayment strategy(s) you have in place to repay the capital outstanding at the end of the mortgage term. We will also need evidence to support your stated strategy(s). A combination of repayment strategies will be considered.

## Cash Savings & Investments

Provider	Reference Number	Start Date	Monthly Payment	Current Value

Please provide a copy of your last statement plus evidence of regular and on-going contributions which have been in place for at least 12 months.

## Endowment Policies

Provider	Reference Number	Start Date	Maturity Date	Monthly Payment	Current Value

Please provide a copy of your last statement showing projected maturity value plus evidence of at least the last 12 months regular contributions.

## Pension Commencement Lump Sum

Provider	Reference Number	Date of Retirement	Monthly Payment	Projected Lump Sum

Please provide a copy of your last statement showing projected maturity and the retirement date.

## Sale of Share Portfolio

Company	Number of Shares	Value

Please provide a copy of the share certificate or share account statement, a statement showing the current value and a print of the current share price from a recognised source. Only shares held in FTSE 100 listed Companies can be accepted.

## Other Repayment Strategies

Depending on your response, we may need to contact you for further information.

Do you intend to downsize from the property you wish to purchase with this mortgage

 Yes

 No

If yes, please provide more information on your strategy in the section below.

## The sale of another property owned by you

 Yes

 No

If yes, please provide (use the additional information section or complete a separate piece of paper with the details.

### (The address of the property must also be included)

The value of the property £  Amount of equity in the property £  Amount outstanding on the loan £

Is the property in your name only  Yes  No

If this mortgage is with another lender, please provide a copy of your last mortgage statement. If the property is unencumbered, we require the results from a Lane Registry search within the last 90 days showing ownership.

Additional information/property address (where the strategy is the sale of another property owned by you)

## Property and Valuation Details

Full registered address of property to be mortgaged including post code. Must be completed in all cases

post code

Please indicate the kind of report you require      Mortgage Valuation

Who should the valuer contact to gain access to the property?

Name       Telephone (daytime)       Mobile

Scottish properties only. please provide the name of the valuer and the date of inspection (this must be within the last 3 months) for the Mortgage Valuation, Homebuyers' Survey or Transcription.

Name of valuer       Date on inspection

Is the property located in Scotland?      Yes       No

Is this a new build property?      Yes       No

Approx. year the property was built (YYYY)     

Is the property being occupied for the first time?      Yes       No

Is there a NHBC/builders guarantee?      Yes       No

Is the property      freehold       leasehold       heritable/feudal

If leasehold, state the number of years remaining on lease

Property type

Bungalow – Detached	<input type="checkbox"/>	Bungalow – Semi Detached	<input type="checkbox"/>	Bungalow – Terraced	<input type="checkbox"/>
Flat – Converted	<input type="checkbox"/>	Flat – Purpose built	<input type="checkbox"/>	House – Detached	<input type="checkbox"/>
House – Semi Detached	<input type="checkbox"/>	House – Terraced	<input type="checkbox"/>	Maisonette – Converted	<input type="checkbox"/>
Maisonette – Purpose built	<input type="checkbox"/>	Multi-unit freehold blocks (MUFBs)	<input type="checkbox"/>	Other	<input type="checkbox"/>

Will any part of the property being mortgaged be used for commercial purposes e.g shop/offices etc?      Yes       No

Does the property have more than four storeys?      Yes       No       If yes, how many?

Is property above a commercial premise?      Yes       No       If yes, type of commercial premise

### Construction

Walls

brick	<input type="checkbox"/>	stone	<input type="checkbox"/>	concrete	<input type="checkbox"/>	timber-framed	<input type="checkbox"/>
timber	<input type="checkbox"/>	pre-fabricated	<input type="checkbox"/>	other	<input type="checkbox"/>		

### Accommodation

Give number of

Reception rooms	<input style="width: 40px;" type="text"/>	Bedrooms	<input style="width: 40px;" type="text"/>	Inside W.C's	<input style="width: 40px;" type="text"/>	Basement rooms	<input style="width: 40px;" type="text"/>
Kitchens	<input style="width: 40px;" type="text"/>	Bathrooms	<input style="width: 40px;" type="text"/>	Attic rooms	<input style="width: 40px;" type="text"/>	Outbuildings	<input style="width: 40px;" type="text"/>

Garages

single	<input type="checkbox"/>	double	<input type="checkbox"/>	detached	<input type="checkbox"/>	integral	<input type="checkbox"/>
space	<input type="checkbox"/>	none	<input type="checkbox"/>				

Please indicate if you have a family or financial connection with the property owner and please provide details in the Additional Information section.      Yes

## Fee Details

If any fees are to be paid by card please call 0800 678 3066 with card details.

Arrangement fee (if applicable)      £

Add Arrangement fee to loan?      Yes       No

Valuation fee (if applicable)      £

Amount of fee paid to Broker  
(This is the fee you have charged your client(s)  
for your services. Please input 'nil' if appropriate.)      £