

THIS PAGE IS ONLY TO BE COMPLETED BY THE MORTGAGE INTERMEDIARY (IF APPLICABLE) INTRODUCING THIS APPLICATION

You should be aware that Northern Rock is unable to process applications from Intermediaries who are not authorised by the Financial Services Authority to carry on mortgage business. You, the Intermediary, confirm that in submitting this application that you have read and agree to the Terms and Conditions of Northern Rock's Intermediary Agreement, a copy of which has been sent to you or provided on appointment and which can also be accessed in the 'Intermediary Useful Downloads' section of Northern Rock's Website www.northernrock.com

Name of Intermediary

Your Northern Rock Panel 'P' number

Full Name and contact details of the Intermediary Firm

Telephone:

Facsimile:

Your Mortgage Club preference

Your Firm's FSA reference number (for standard mortgages)

If you are an Appointed Representative:
Your Principal's/Network's FSA reference number
(for standard mortgages)

For Financial Services Authority Regulated Mortgage contracts

The following sections must be fully completed to help us to comply with our obligations under the FSA's Mortgage Conduct of Business Rules (MCOB).

Level of Service relating to the mortgage provided to the customer(s)

Tick 1 Box

Advice given and a recommendation made that the customer(s) apply for the mortgage product indicated
(Advised Sale)

Or

No advice given and no recommendation made that the customer(s) apply for the mortgage product indicated
(Non-Advised Sale)

Confirmation of Affordability

The following information **MUST** be provided so that the application can proceed

Monthly income (after tax and National Insurance)

Less Total Monthly Outgoings (total from section 3 of application form)

Amount available for mortgage payment

Monthly mortgage payment - (from section 6 of KFI)

Monthly mortgage payment - at Standard Variable Rate (from section 6 of KFI)

Monthly mortgage payment - with 1% increase in Standard Variable Rate (from section 7 of KFI)

Fees

1 The customer(s) has paid or will pay the above named Intermediary/Firm/Club a fee of £ on / /

Where a refund of all/part of these fees is due, the above named Intermediary/Firm/Club will refund £

to the customer(s) following completion of this mortgage/or in any other circumstances as described below:

2 The above named Intermediary/Firm/Club will pass on to the customer(s) all/part of any procurement fee it expects to receive from Northern Rock plc. The total amount that will be passed on is: £

HELP US TO HELP YOU

To help us process your application more efficiently please enclose photocopies of the following documents for each applicant. Original documents can be sent if photocopies are unavailable.

Tick if enclosed

- Last 3 months bank statements (required only for loans of £300,000 or more).
- Your current lenders latest annual mortgage statement (or other proof of your last 12 months mortgage payments if no statement is available).
- Latest 3 months salary slips (last 8 weeks wage slips if paid weekly).
- Your current P60 (end of tax year statement) form.
- A copy of the current Tenancy Agreement (required only for Buy to Let mortgages).
- Your cheque for the valuation/administration fee. (If not, please provide below details of your debit/credit card).
- Please do not enclose copies of any illustrations issued to you. You should retain these for future reference.

DEBIT/CREDIT CARD DETAILS (For payment of valuation/administration fees only)

Debit/Credit Card Number	<input style="width: 100%;" type="text"/>		
Debit/Credit Card type (eg Maestro, Delta, Visa or Mastercard)	<input style="width: 95%;" type="text"/>	Issue Number (Maestro only)	<input style="width: 70%;" type="text"/>
Card Start Date	<input style="width: 40%;" type="text"/>	Card Expiry Date	<input style="width: 40%;" type="text"/>
Cardholders Name(s)	<input style="width: 100%;" type="text"/>		
I/We authorise Northern Rock to debit my/our Debit/Credit Card as appropriate			
Card Holder(s) Signature	Date: <input style="width: 50px;" type="text"/>		

MARKETING DETAILS (to be completed by the applicant(s))

How did you find out about Northern Rock mortgages? (Please tick one box only)

- | | | |
|--|--|--|
| 1 Newspaper/magazine advertisement/feature <input type="checkbox"/> | | 6 Friend or Relative <input type="checkbox"/> |
| 2 Television advertisement/feature <input type="checkbox"/> | | 7 Existing connection with Northern Rock <input type="checkbox"/> |
| 3 Radio advertisement feature <input type="checkbox"/> | | 8 Financial Advisor (Estate Agent, Mortgage Broker, Insurance Broker or other professional adviser) <input type="checkbox"/> |
| 4 Looking in branch or high street window <input type="checkbox"/> | | |
| 5 Mailing correspondence from Northern Rock <input type="checkbox"/> | | 9 Internet <input type="checkbox"/> |

RELATIONSHIP WITH NORTHERN ROCK

<p>Which Northern Rock Products do you have? (Please give account numbers below)</p> <p>Account Numbers</p>	<p>First Applicant</p> <p>Savings <input type="checkbox"/> Current Account <input type="checkbox"/> Residential Mortgage <input type="checkbox"/></p> <p>Buy to Let Mortgage <input type="checkbox"/> Credit Card <input type="checkbox"/> Unsecured Personal Loan <input type="checkbox"/></p> <div style="border: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 20px;"></div>	<p>Second Applicant</p> <p>Savings <input type="checkbox"/> Current Account <input type="checkbox"/> Residential Mortgage <input type="checkbox"/></p> <p>Buy to Let Mortgage <input type="checkbox"/> Credit Card <input type="checkbox"/> Unsecured Personal Loan <input type="checkbox"/></p> <div style="border: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 20px;"></div>
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BUY TO LET MORTGAGES (These mortgages are not regulated by the Financial Services Authority)

If you are applying for a Buy to Let mortgage please complete the following supplementary questions

Do you need a Buy to Let mortgage for more than one property at this time? YES If YES, you must ask us for additional Application forms NO

Will this be your first Buy to Let mortgage? YES NO

What is the Tenancy Type? Shorthold Assured Other If Other give details below

How many people will occupy the property?

What is the amount of rental income? £ per: Week 4 Weeks Month Other

Is this amount confirmed or only estimated? Confirmed Estimated

Would you like a quotation for Buildings Insurance? YES NO

1 PERSONAL DETAILS

Where permitted, if there are more than 2 applicants please complete an additional form.

First Applicant

Second Applicant

Surname

First Name / Middle Name(s)

Date of Birth

Title Mr/Mrs/Miss/other

Marital Status

Nationality

Previous/Former (e.g. Maiden) Name or any aliases or associations

Name(s) of dependents	Relationship	Date of Birth
		/ /
		/ /
		/ /

Current Home Address

House Name/No.

Street

District

Town

County

Post Code

Home Telephone Number STD Code ()

Mobile Telephone Number

Work Telephone Number STD Code ()

Preferred time of day to contact you am pm Evening

Email Address

Date moved into Current Address

If you have lived at your current address for less than 3 years, please give previous addresses lived at within the last 3 years showing the most recent first

House Name/No.

Street

District

Town

County

Post Code

Date at this address From To

If you have lived at more than one previous address within the last 3 years please provide full details as above in Additional Information Section 18.

2 PRESENT RESIDENCE

At present are you:

First Applicant

A Home owner A Tenant - Furnished
 A Tenant - Unfurnished Living with relatives
 Other (please specify)

Second Applicant

A Home owner A Tenant - Furnished
 A Tenant - Unfurnished Living with relatives
 Other (please specify)

If your current property is mortgaged please state The Outstanding Balance

£

£

The Current Value of the Property

£

£

Do you intend to sell this property and repay all mortgages secured on it by completion of the purchase of the new property?

YES NO

YES NO

Lender/Landlord reference number

Name and Address of Lender/Landlord

Postcode

Postcode

3 CURRENT FINANCIAL DETAILS/OUTGOINGS

a) LOANS Please give details of all mortgages, bank loans, current credit card or credit/hire purchase agreements, involving regular payments. Please note that, if this mortgage application is approved, it will normally be conditional that any existing mortgage must be redeemed in full prior to, or on completion of this new mortgage. Please note any unsecured loan currently attached to your Northern Rock mortgage must be included in the details below.

	Loan 1	Loan 2	Loan 3	Loan 4
Lender Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Borrower(s) Name(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Reference Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Balance	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Monthly Payment	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Date the loan is due to be repaid	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Is the loan secured against your home?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Will this loan be repaid from or by the time this new mortgage starts	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Please give the total amount you will continue to pay each month on the above loans (do not include those being repaid)				£ <input type="text"/> (a)

If you have more than 4 loans please provide the same details as requested above for each loan in section 18 and include in the monthly payment above.

Please give details of your other main monthly outgoings. We will use this information to assess whether you can reasonably afford the mortgage payment.

b) MAINTENANCE

	First Applicant	Second Applicant	Total
Are you liable to pay any maintenance/child support payments?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	
If YES, how much per month	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/> (b)

c) OTHER REGULAR MONTHLY OUTGOINGS

	First Applicant	Second Applicant	Total
Regular household bills (e.g. council tax, electricity, gas, water, telephone etc.)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Average monthly cost of your other essential outgoings (e.g. insurance, pension, childcare/education, car/travelling expenses, shopping, etc.)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Total	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/> (c)
TOTAL MONTHLY OUTGOINGS (a+b+c above)			£ <input type="text"/>

CREDIT HISTORY

Have you ever had a County Court Judgment or any other Court Order for non payment of a debt made against you?

YES NO If YES, please give details in Section 18. YES NO If YES, please give details in Section 18.

Have you or your spouse (guarantor if applicable) ever incurred mortgage, rent or loan (including Credit Card) arrears, been refused a mortgage or credit, been declared bankrupt, entered into any arrangements with creditors or been party to a mortgage where the property has been taken into possession on either a voluntary or enforced basis?

YES NO If YES, please give details in Section 18. YES NO If YES, please give details in Section 18.

4 EMPLOYMENT INCOME DETAILS

It is important that your income is fully protected against loss of earnings through Accident/Sickness or Unemployment To apply for Payment Protection cover please complete the Application Form (Section 13)

If you hold 20% or more of the shares in the company that you work for you must also complete SECTION 5.

	First Applicant	Second Applicant
Occupation	<input type="text"/>	<input type="text"/>
Employer's Name and Address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Nature of Employer's Business	<input type="text"/>	<input type="text"/>
Employer's Telephone Number	STD Code (<input type="text"/>) <input type="text"/>	STD Code (<input type="text"/>) <input type="text"/>
Is employment permanent?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
If NO, when will your contract finish?	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Will your contract be renewed? If NO, provide further details in Section 18.	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are you in any probationary period? If YES, please provide further details in Section 18.	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are you in full time or part time employment?	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time
Start date with your current employer	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Payroll Number	<input type="text"/>	<input type="text"/>
National Insurance Number	<input type="text"/>	<input type="text"/>
Tax Office	<input type="text"/>	<input type="text"/>
Tax Reference Number	<input type="text"/>	<input type="text"/>
Gross Basic Salary	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
Guaranteed Overtime	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
Regular Overtime	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
Guaranteed Bonus and Commission	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
Other (please specify below)	£ <input type="text"/> per <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> per <input type="text"/> <input type="text"/> <input type="text"/>

It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a mortgage. If you make such a declaration you may face criminal prosecution and/or civil action for recovery of any losses incurred by Northern Rock.

5 SELF EMPLOYED INCOME DETAILS

(Details of Self Employment or ownership of 20% or more of employers share capital).

It is important that your income is fully protected against loss of earnings through Accident/Sickness or Unemployment To apply for Payment Protection cover please complete the application form (Section 13).

	First Applicant	Second Applicant												
Company Name	<input type="text"/>	<input type="text"/>												
Company Address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>												
Nature of this Business	<input type="text"/>	<input type="text"/>												
Date this business started?	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>												
National Insurance Number	<input type="text"/>	<input type="text"/>												
Tax Office	<input type="text"/>	<input type="text"/>												
Tax Reference Number	<input type="text"/>	<input type="text"/>												
Your share of Net Profit, for each of the last three trading years	<table border="1"> <tr><td>£</td><td>Y/E</td></tr> <tr><td>£</td><td>Y/E</td></tr> <tr><td>£</td><td>Y/E</td></tr> </table>	£	Y/E	£	Y/E	£	Y/E	<table border="1"> <tr><td>£</td><td>Y/E</td></tr> <tr><td>£</td><td>Y/E</td></tr> <tr><td>£</td><td>Y/E</td></tr> </table>	£	Y/E	£	Y/E	£	Y/E
£	Y/E													
£	Y/E													
£	Y/E													
£	Y/E													
£	Y/E													
£	Y/E													
If you also receive a salary in addition to the above Net Profit, please indicate here	£ <input type="text"/>	£ <input type="text"/>												
Other Annual Income Source of this Income	£ <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/>												
Name of Accountant	<input type="text"/>	<input type="text"/>												
Accountant's Address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>												
Accountant's Telephone Number	STD Code (<input type="text"/>) <input type="text"/>	STD Code (<input type="text"/>) <input type="text"/>												

It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a mortgage. If you make such a declaration you may face criminal prosecution and/or civil action for recovery of any losses incurred by Northern Rock.

6 LOAN REQUIRED

A Please specify the mortgage product you require

Initial Interest Rate %

Do you want to have those fees that do not have to be paid at the outset of this application added to the mortgage? YES NO

Where applicable, is the Help With Costs Option required? YES NO

Have you applied within the last six months to any other lender for a mortgage on this or any other property? YES NO

If YES, please state to which organisation:

What was the outcome of the application:

Mortgage loan required (excluding any unsecured loan amount)

£

Mortgage repayment period years

6 LOAN REQUIRED (continued)

B Please complete this section if you are applying for a Together loan or a mortgage with an unsecured credit facility

Initial unsecured loan amount (if any) to be sent to your solicitor upon completion of the mortgage

£

Any release must be at least £500

Purpose of this initial unsecured loan amount

Total unsecured loan facility required

£

Unsecured Loan repayment period years[†]

Important note: The total unsecured loan facility requested above cannot be increased after the mortgage has legally completed (i.e. when the mortgage begins).

[†] This repayment period may not exceed the Mortgage repayment period although it may be for a shorter period. The repayment period starts as soon as mortgage completion has taken place.

Details of your bank account that you have nominated to receive all unsecured loan amounts requested after the initial unsecured loan release.

Bank Account Number

Bank Sort Code

Name(s) of Account holder(s)

Bank address

Postcode

If the bank details above are not completed, future drawdowns will be sent to the account used to pay your monthly Direct Debit (in which case this account will be deemed to be your "nominated bank account").

7 PROPERTY PURCHASE DETAILS (If you are buying a Property)

Purchase Price

£

Please give details of the source of the funds for the difference between the purchase price and the loan amount

AMOUNT	SOURCE
£ <input type="text"/>	<input type="text"/>
£ <input type="text"/>	<input type="text"/>

If you are borrowing additional funds other than for the purchase of the property please state the amount and purpose

£

Are you a First Time Buyer?

YES NO

Is the property a former or current Local Authority, Ministry of Defence or Housing Association Property?

NO YES (former) YES (current)

If 'CURRENT', what is the Right to Buy valuation?

£

Purchases in Scotland

Where a valuation of this property has already been carried out, what was the cost of this valuation?

£

The type of report was:

Mortgage Valuation Report

Homebuyers Survey and Valuation

Building Survey

8 REMORTGAGE (If you are switching lender without moving house)

Original Purchase Price

£

Date Loan started

 / /

Estimated Current Property Value

£

Loan Balance Outstanding

£

Original amount borrowed to purchase the property, date purchased, repayment type and loan purpose

Amount	Date	Repayment Type	Loan Purpose
£ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>

Details of other loans secured on this property Please provide the same information as requested above for any additional loans in section 18

£ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>
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Please give full details of how the proceeds of the remortgage will be used. (If funds are being used for Home Improvements, please specify and provide plans/ estimates, and planning consent where appropriate)

I confirm that remortgage funds are not to be used for business purposes (please tick)

Important information for mortgage intermediaries.

Northern Rock would like to offer your clients our attractive insurance products Cover Me (Buildings & Contents) and Paysafe (Mortgage Payment Protection). Please confirm any arrangements you have made for your clients by ticking the appropriate boxes below:

Please provide a quotation for **Paysafe** **Cover Me**
 I have made alternative arrangements for my clients Mortgage Payment Protection Buildings & Contents

Where you have not made insurance arrangements Northern Rock reserve the right to contact your client and provide a quotation.

13 PAYSAFE: Mortgage Payment Protection (Not applicable for Buy to Let Mortgage applications)

First Applicant

Full Name Date of Birth / / Daytime Tel No:
 STD Code ()
 Email Address Mobile Tel No:
 Occupation Employer's Business Self Employed? YES NO

Second Applicant

Full Name Date of Birth / / Daytime Tel No:
 STD Code ()
 Email Address Mobile Tel No:
 Occupation Employer's Business Self Employed? YES NO

Address of Mortgaged Property

 _____ Postcode _____
 Current Address (if different)

 _____ Postcode _____

Do you have an existing Northern Rock mortgage? YES NO Do you have an existing paysafe policy? YES NO

If YES, please supply your existing Account Number

I require the following level of cover:
 Tick one box only:

ACCIDENT, SICKNESS AND UNEMPLOYMENT
 ACCIDENT AND SICKNESS ONLY

Please note:
 - Monthly cover cannot be more than £1,500 each.
 - Monthly cover cannot be more than twice your mortgage payment, per applicant.

AMOUNT OF MONTHLY COVER REQUIRED

Please complete the relevant section of the form depending on whether you are a single or joint mortgage applicant

Single Mortgage Applicants

I require cover equal to my initial monthly mortgage payment £

OR

I require additional cover up to a maximum of 200% of my initial monthly mortgage payment

Joint Mortgage Applicants

We require cover equal to our initial monthly mortgage payment £

OR

We require additional cover up to a maximum of 200% per applicant of our initial monthly mortgage payment £

We require the monthly cover to be divided as follows

First Applicant £ Second Applicant £

For Office Use Only
 B.A. No. Mortgage Account No
 P Number
 NR Business area code

Continued Overleaf

13 PAYSAFE APPLICATION FORM (Continued) (Not applicable for Buy to Let Mortgage applications)

GENERAL QUESTIONS

	First Applicant		Second Applicant			First Applicant		Second Applicant	
	NO	YES	NO	YES		NO	YES	NO	YES
Are you receiving any medical treatment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are you on a fixed term contract?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you know of any impending medical treatment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Do you or any relative alone or together own 50% or more of the company for which you work?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you suffered from any illness or accidental injury in the last 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Is the property to be used for any purpose other than your family home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you been off work for more than 30 continuous days in the last 6 months as a result of an accident, sickness or unemployment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Do you permanently reside outside the United Kingdom?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you know of any impending unemployment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Have you failed to pay a monthly mortgage payment in the last 6 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you work less than 16 hours a week?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

IMPORTANT!

If you answered YES to any of the questions above please give details below.

Further details:

Subject to you satisfying eligibility criteria, Payment Protection is designed to help you make your monthly loan payments in the event of your disability or unemployment.

This insurance cover is underwritten by Pinnacle Insurance plc registered office: Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire, WD6 2XX (registered in England and Wales No: 1007798) ("Pinnacle").

DECLARATION

You declare that, to the best of your knowledge and belief, the information given in this proposal is true and complete. You understand that cover is not effective until confirmed by Pinnacle and that full details will be sent to you when the insurance commences but that a copy of the Policy Document is available from Pinnacle at any time.

You understand that Pinnacle shares information with other insurers to prevent fraudulent claims via a Register of Claims and that a list of participants is available on request.

The information you supply on this form, together with any other information in the event of a claim, will be provided to the Register and made available to other participants.

You understand that no benefit is payable for medical conditions (whether or not diagnosed) for which treatment has been received or a doctor consulted in the 12 months prior to the start date of the cover.

You acknowledge that any company within the same group as Pinnacle will process by computer or otherwise information obtained about you as a result of this application, whether or not it proceeds, and also information which relates to any contract you enter into with Pinnacle Insurance plc ("Personal Data").

You consent to the transfer of your Personal Data to countries outside the European Economic Area and you consent to Pinnacle using the Personal Data to:

- enable Pinnacle and its representatives to manage your dealings with Pinnacle Insurance plc;
- carry out market research, statistical analysis and customer profiling; and to contact you by post, telephone – mail and any other appropriate means of communication in order to bring to your attention marketing information about Pinnacle products and services that may be of interest to you.

Please tick this box if you do NOT wish the Personal Data to be used to send or communicate marketing information about our products as described in 2 above.

You understand that you have the right to ask for a copy of the Personal Data in return for payment of a small fee and to require Pinnacle to correct any inaccuracies in the Personal Data.

You explicitly consent to us using the medical and health information provided in the General Questions section of this form and any other medical information provided in the course of this application solely for the purposes of allowing us to underwrite and administer your policy.

Signature _____
First Applicant

Date ____/____/____

Signature _____
Second Applicant

Date ____/____/____

IMPORTANT NOTES Keep a record of all the information you give us. We can give you a copy of this application if you ask within three months of when you fill it in. You can see a specimen policy if you ask.

FRAUDULENT CLAIMS PROTECTION – Insurers and their agents share information with each other to prevent fraudulent claims via a payment protection insurance anti-fraud register of claims operated by a data administration company. A list of participants is available on request. In the event of a claim, the information you supply on this form and the claim form, together with other information relating to the claim, will be put on the register and made available to participants.

DISCLOSURE – The questions on the mortgage application form and any other questions which you are specifically asked relate to facts considered material to the assessment and acceptance of this insurance and should be fully disclosed. If you have answered these questions fully and honestly you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may affect the settlement of a claim or render the policy invalid. Please answer the questions above to the best of your knowledge and belief. You should keep a record (including copies of letters) of all information supplied for the purpose of entering into the insurance contract. Cover will be issued on the basis of the information provided by you. Please tell us immediately of any changes that affect what you have told us.

PLEASE COMPLETE THE DIRECT DEBIT FORM BELOW

Registered Office: Northern Rock House, Gosforth, Newcastle upon Tyne, NE3 4PL. Registered in England and Wales: Company Number 3273685

Instructions to your Bank or Building Society to pay direct debits



Please complete parts 1 to 5 to instruct your bank to make payments directly from your account.

Originator's identification number:

6	7	4	0	2	5
---	---	---	---	---	---

1 Name of Account Holder(s)

Reference Number

2 Bank/Building Society sort code

3 Account number

5 Your instructions to the Bank/Building Society and signature.

4 Please write the full postal address of your Bank/Building Society in the box below. Banks/Building Societies may refuse to accept instructions to pay direct debits from some types of accounts.

Please pay Northern Rock Payment Protection 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 Northern Rock Payment Protection and, if so, details will be passed electronically to my Bank/Building Society.

TO THE MANAGER

..... Bank/Building Society

.....

..... Postcode

Signature(s) _____

Date _____

Banks and Building Societies may not accept Direct Debits for some types of account.

14 COVER ME: Buildings and Contents Insurance (Not applicable for Buy to Let Mortgage applications)

It is essential that the property and its contents are adequately insured and Northern Rock can arrange this with AXA Insurance UK plc. It is a convenient and easy method of arranging your insurance. **(Please answer questions 1-14 even if you intend to arrange your own insurance).**

1. Please indicate the Buildings and Contents Insurance options you require

Buildings Insurance*	<input type="checkbox"/> YES	<input type="checkbox"/> NO		
With Accidental Damage	<input type="checkbox"/> YES	<input type="checkbox"/> NO		
Excess Level required	<input type="checkbox"/> £50	<input type="checkbox"/> £100	<input type="checkbox"/> £150	<input type="checkbox"/> £300

Contents Insurance	<input type="checkbox"/> YES	<input type="checkbox"/> NO		
With Accidental Damage	<input type="checkbox"/> YES	<input type="checkbox"/> NO		
Excess Level required	<input type="checkbox"/> £50	<input type="checkbox"/> £100	<input type="checkbox"/> £150	<input type="checkbox"/> £300

Personal Possessions Cover	<input type="checkbox"/> YES	<input type="checkbox"/> NO		
Sum Insured required	<input type="checkbox"/> £2,000	<input type="checkbox"/> £3,000	<input type="checkbox"/> £5,000	<input type="checkbox"/> £7,500

Homeworkers Cover	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Sum Insured required	<input type="checkbox"/> £3,000	<input type="checkbox"/> £5,000

*You may not need to arrange Buildings Insurance if your property is leasehold.

A copy of this application will be supplied on request within 3 months of completion of the mortgage.

Your monthly premium will be included with your loan payment. Tick here if you would prefer to pay your premium annually in one lump sum.
 If you pay your premium monthly an interest charge will be included at the rate applicable to our base rate mortgage for variable and discounted mortgage products. If your loan is on a fixed rate basis the interest charge is calculated using the mortgage interest rate charged for that particular fixed rate product. There is no interest charge incurred if the premium is paid in a lump sum annually upon the renewal date of the policy.

2. Is the property to be insured your main residence? If NO, please specify (holiday/second home) in Section 18. YES NO
3. Is the property to be lent, let or sub-let? If YES, please give details in Section 18 or forward a copy of the tenancy agreement. YES NO
4. Is your home, or any part of it, used for business, trade or professional purposes? If YES, please give details in Section 18. YES NO
5. Do all sums insured represent the full value of your belongings without exceeding the policy limits? If NO, please give details in Section 18. YES NO
6. Is the building
 - (a) Built of brick, stone or concrete and roofed with slate, tiles, metal, asphalt or concrete? YES NO
 - (b) In good repair and free from damage or defect of any kind and will be so maintained? YES NO
 - (c) In an area normally free from flooding, subsidence, ground heave, landslip or river/coastal erosion? YES NO
 - (d) Free from previous underpinning or any remedial action of any type in connection with subsidence, ground heave, landslip or river/coastal erosion or flood? If NO, please give details in Section 18. YES NO
7. Is your home
 - (a) Self contained? YES NO
 - (b) With its own lockable entrance door? YES NO
 - (c) Regularly occupied at night and not left unoccupied for more than 60 consecutive days? If NO, please give details in Section 18. YES NO
8. Will the property be occupied and furnished from inception of the policy, e.g. the completion date of the mortgage? If NO, please give details in Section 18. YES NO
9. During the last 3 years have you or any members of your family, or anyone normally residing with you suffered any loss, destruction or damage, or been liable for an accident involving other persons which may have resulted in a claim under a household insurance policy whether insured or not? If YES, please give details in Section 18. YES NO
10. Have you or members of your family or anyone normally residing with you been subject to any declaration of bankruptcy, been convicted of, received a police caution for or charged with but not yet tried for an offence (other than driving offences)? If YES, please give details in Section 18. YES NO
11. Have you or any members of your family, or anyone normally residing with you been refused any insurance, had a policy withdrawn, had renewal declined or had special terms applied by an insurer? If YES, please give details in Section 18. YES NO
12. Do you have any single valuables in excess of £1,500 which you would like to be included in this policy? If YES, we will contact you to obtain details and arrange for cover to commence. YES NO
13. (a) Do you have an intruder alarm installed by and maintained annually under contract by a Company recognised by the National Approval Council for Security Systems (NACOSS) or other approved organisations? YES NO
 (b) Are your final exit doors, or other external doors, fitted with 5 lever mortise deadlocks complying with British Standard 3621, Sliding Patio or French Doors fitted with key operated security locks at top and bottom with detachable keys, and all ground floor and accessible windows fitted with key operated window locks with detachable keys? YES NO
 If your doors are of UPVC construction, are they fitted with a minimum three point multi-locking system with mushroom deadlocks? YES NO
 (c) Are you a member of a Police approved Neighbourhood Watch Scheme? YES NO
14. **Do you wish to arrange your own Insurance?** If YES, please give details: YES NO

Name of Insurer: _____	Amount of Cover: £ _____
Address: _____	

Cover Me is a comprehensive and flexible Household insurance policy underwritten by AXA Insurance UK plc. The cover that will be provided under your Cover Me policy will be based on your personal requirements and the details, which you complete in this application form. If any material information, personal circumstances or your requirements change which may affect your insurance, or if you are unsure, then please contact us.

If you wish, you may arrange your insurance through another nominated insurance company. The details of the proposed insurance company must be approved by Northern Rock and we will give reasonable consideration to such a proposal. However, we will make a charge to cover the additional administration involved and the cost of reviewing the proposed policy and terms of cover. This will be charged to your mortgage account. Northern Rock reserves the right to refuse to accept any proposed insurance policy to be arranged by you.

Household policies are currently only placed with AXA Insurance UK plc.

Claims and Underwriting Exchange. Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database services Ltd (IDS Ltd). The aim is to help us to check information provided and also to prevent fraudulent claims. When you tell us about an incident (such as a fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask for more information about this. You should show this notice to anyone who has an interest in the property insured under this policy.

Disclosure. The questions on the loan application form and any other questions which you are specifically asked relate to facts considered material to the assessment and acceptance of this insurance and should be fully disclosed. If you have answered these questions fully and honestly you will be considered to have fulfilled your duty to disclose material facts. Failure to do so may affect the settlement of a claim or render the policy invalid. Please answer the questions above to the best of your knowledge and belief. You should keep a copy, (including copies of letters) of all information supplied for the purpose of entering into the insurance contract. Cover will be issued on the basis of the information provided by you. Please tell us immediately of any changes that affect what you have told us e.g. the use of the property has changed.

15 DECLARATIONS YOU AGREE AND DECLARE THAT:

1. A Mortgage Valuation Report will be arranged by Northern Rock. You understand that this report is intended solely for the purpose of Northern Rock in considering this application for a loan and is not intended to be a detailed inspection of the property.
2. Neither Northern Rock nor its valuer warrants that the condition of the property or the price paid is reasonable and that it is for you to satisfy yourself as to the value and condition of the property. (If you require, Northern Rock can introduce you to firms of chartered surveyors you can instruct to carry out a more detailed Homebuyers Survey and Valuation, or a Building Survey.
3. You certify that where the loan is paid by one applicant then that payment should be treated as made for and on behalf of all applicants.
4. You agree to keep the property fully insured until the loan is fully repaid.
5. You are over 18 years of age (over 21 years of age if the main applicant on an application for a Buy to Let mortgage, Together loan or other unsecured credit facility).
6. You apply for a loan to be made on the security of the property according to Northern Rock's Mortgage Terms & Conditions and have enclosed a cheque for the administration/valuation fee of £ [] or agree that this fee can be debited from your debit/credit card. This fee includes a non-refundable administration charge. Whether or not a loan is made you will meet the cost of the valuation.
7. You accept that one of the terms of applying for a loan is that Northern Rock need not give any reason for declining the application.
8. **You have received a copy of the relevant insurance literature and you understand the terms, conditions and exclusions of the policy requested.**
9. You will not let the property without Northern Rock's prior written consent.

Personal Information (It is important that you read and understand this section headed **Personal Information**. By signing this application you agree that we can use your information in this way).

10. Northern Rock Group comprises Northern Rock plc and its subsidiary companies. Your personal information may be used by Northern Rock plc and other companies within Northern Rock Group who will treat it in accordance with this statement.
11. You can obtain (on payment of a fee) a copy of your personal information held by us, or details of the credit and fraud agencies used by us, by writing to the Data Protection Officer, Northern Rock plc, Freeport NT45, PO Box 2, Newcastle upon Tyne, NE3 4BR.
12. We will make searches about you at the Council of Mortgage Lenders' Possession Register and at credit reference agencies who will supply us with credit information as well as information from the electoral register. The agencies will record details of the search whether or not the application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by us and other organisations if credit decisions are made about you or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.
13. To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies and the Inland Revenue who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect us and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of the Group, and other organisations may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or, motor, household, life or any other insurance facilities. It may also be used for tracing and claims assessment and the prevention of money laundering.

We, the credit reference agencies and fraud prevention agencies will use your information for statistics, research and analysis about credit, insurance and fraud.

14. We may supply information on this form or otherwise provided, to your valuer, solicitor, intermediary, relevant insurance company for general insurance, pension and life assurance purposes, individuals waiving rights of occupancy, any individual or company formally appointed by us to prepare or despatch mortgage or insurance related documents such as, but not limited to, Key Facts or other mortgage illustrations, statements or other documents on our behalf, to any person having a legal right to this information or to the Financial Services Authority for compliance monitoring purposes. If you want us to accept any other security for your liabilities, we may provide the person(s) giving the security (or their legal advisor) with a copy of this application form and with any relevant information relating to the mortgage account if they ask.
 15. Information on this form and on any claim you make may be supplied to a data administration company so that it can be made available to other insurers. You also agree that, in response to any searches we may make in connection with this application or any claim, such data administration company may supply information it has received from other insurers about other claims you have made.
 16. We may make enquiries which we consider necessary in respect of this application, including the taking of references from your employer, accountant, banker, lender, landlord, insurer, broker or Solicitor. You will meet any costs incurred.
 17. You consent to Northern Rock plc and other Group plc companies using your information for marketing purposes (including details of other companies' products and Services but we will not disclose your details to them) by post, fax, telephone, e-mail or other electronic means. Please tick this box if you do not wish to receive this information.
 18. You declare that you are entitled to disclose information about your joint applicant and/or anyone else referred to by you and to authorise us to search, link and/or record information at credit reference agencies about you and anyone else referred to by you. By signing this application you are consenting to this.
 19. You consent to us using the information contained within the Mortgage Valuation Report for statistical/database purposes on both an exclusive and non exclusive third party basis.
 20. You authorise Northern Rock or any solicitor/licensed conveyancer appointed by us to obtain account information (including repayment figures) from your lender.
- * Declarations 21 – 28 apply only to applicants for a Together, Flexible Mortgage Product and Unsecured Credit Facility.**
21. You understand that where either a payment holiday or refund of overpayments is requested by one applicant then it will be treated as made for, and with the agreement of, all applicants. If Northern Rock becomes aware of a dispute between borrowers, then it reserves the right to suspend the payment holiday or refund of overpayments facility until it is satisfied that the dispute has been resolved.
 22. You understand that where the mortgage is in joint names, the authority of only one of you is necessary to request a payment holiday or a refund of overpayments.
 23. You understand that Northern Rock will be the sole arbiter about the method used to send refunds of overpayments.
 24. You agree to the transfer of funds from your unsecured credit facility to your nominated bank account shown in section 6B.
 25. You agree that you cannot make use of the unsecured credit facility until Northern Rock has completed the mortgage on your residential property and has a first charge registered on it.
 26. You understand that where the unsecured credit facility is in joint names, the authority of only one of you is necessary to transfer funds to the nominated bank account shown in section 6B.
 27. You understand that each transfer of funds (excluding any initial sum sent to your Solicitor/Licensed Conveyancer) will only take place after consent has been given by Northern Rock.
 28. You accept that the written consent of all applicants is required to change the nominated bank account shown in section 6B.
 29. **You understand that Northern Rock may transfer or otherwise dispose of the benefit of the proposed loan, mortgage and other security for the loan to any person without further reference to you. By signing this application form you will be giving your general consent to Northern Rock to transfer or otherwise dispose of the proposed loan, mortgage and other security for the loan should Northern Rock so wish.**
 30. **You understand that Northern Rock may disclose information and documents relating to you, the property, the mortgage and the conduct of the mortgage account to any transferee or potential transferee.**

31. Regulated Mortgage Contracts

The Financial Services Authority (FSA) regulates most new mortgage contracts entered into in the UK. Buy to Let mortgages (or other mortgages where less than 40% of the land used as security is used as or in connection with a residential dwelling) and all unsecured loans are not classed as FSA Regulated Mortgage Contracts although all unsecured loans will be regulated under the provisions of the Consumer Credit Act 1974.

Before entering into a new mortgage contract with us we will tell you whether it is an FSA Regulated Mortgage Contract.

Applications via mortgage intermediaries

Where you have asked an intermediary for advice and a recommendation about a mortgage product the intermediary is responsible to you for any advice they give or any recommendation they make. You should notify the intermediary of any material changes that may be made to the application in order that they can provide you with a revised Key Facts Illustration.

Applications made direct to Northern Rock

Northern Rock is bound by the FSA's Mortgage Conduct of Business (MCOB) Rules. Where you have asked us for advice and a recommendation about a mortgage product, we are responsible for any advice we give or any recommendation we make.

32. Guarantors

If you are completing this form in your capacity as guarantor(s) you are reminded that you may have to pay Northern Rock any amount which the borrower(s) owes us instead of, or as well as the borrower(s). This amount may be greater than the original sum advanced although an unlimited guarantee will not be taken. For further information about your obligations as guarantor(s) you should also refer to the Guarantors Confirmation declaration form which you have been/will be asked to sign. You are advised to obtain independent legal advice regarding this transaction so that you fully understand the commitment that you are undertaking and the potential consequences of it.

CONTACTING YOU DURING UNSOCIAL HOURS

Normally we would only wish to contact you between 9.00am - 9.00pm, Monday to Saturday. Occasionally, we may want to contact you outside of these times. Please tick this box if you do not want us to contact you outside of the times stated.

BEFORE YOU SIGN

Please check your answers in each section to ensure you have provided all the information we need. The checklist at the back of this form will help you.

Check that you have completed the Direct Debit Form.

If there are any other material facts that could reasonably be construed as likely to influence Northern Rock's decision about this loan application, but which have not been revealed as a result of answering specific questions within this application form, you must tick this box and provide details in Section 18.

You declare that the statements and particulars given in this application are, to the best of your knowledge and belief, true and complete and that you have read the notes headed "Claims and Underwriting exchange" and "Disclosure" (in the Insurance section). You agree that the insurance will not be in force until the application has been accepted by the Insurer.

By signing this application form you will be agreeing that any person interested now or in the future in the loan, the mortgage and other security may rely upon the truth and accuracy of the information contained in this application and any supporting documentation, information or security.

It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a mortgage. If you make such a declaration you may face criminal prosecution and/or civil action for recovery of any losses incurred by Northern Rock.

SIGNATURE(S) OF APPLICANT(S) (OR GUARANTOR IF APPLICABLE)

DATE

1 _____

2 _____

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme.
- If an error is made by Northern Rock Payment Protection or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by simply contacting your bank, building society or us. Written confirmation may be required.
- If there are any changes to the amount, date or frequency of your Direct Debit, Northern Rock Payment Protection will notify you in advance of your account being debited. This will be 10 working days or as otherwise agreed.
- If you request us to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

17 CHECKLIST

An incomplete form may delay the processing of your application.

To help us process your application quickly please check:

1. Have you (both) signed and dated the Declarations? (Section 15)
2. Have you (both) signed the Direct Debit instruction? (Section 16)
3. If self employed, have you enclosed copies of your last 3 years audited accounts?
4. Have you enclosed your valuation/administration fee?
If you wish to pay your valuation/administration fee by Debit/Credit Card please complete the Debit/Credit Card details in the HELP US TO HELP YOU Section at the front of this form. (Do not send cash payments through the post)
5. Have you both completed and signed the Payment Protection Application Form and Direct Debit Mandate? (Section 13)
6. If you are arranging your mortgage directly with Northern Rock, have you completed, signed and returned a "Reason Why" form?
(Not applicable for Buy to Let applications).
7. Have you enclosed the documents requested on the second page of this application form?
8. If you applying for a Buy to Let mortgage have you completed the supplementary questions at the top of page three in this application form?

18 ADDITIONAL INFORMATION

Please state the Section for which you are providing information

18 ADDITIONAL INFORMATION (continued)

Please state the Section for which you are providing information

Empty space for providing additional information.

If there is insufficient space to provide all the additional information please continue on a separate piece of paper.

THIS PART OF THE FORM IS FOR NORTHERN ROCK STAFF ONLY

This mortgage is FSA regulated or This mortgage is **not** FSA regulated

Where the mortgage is FSA regulated **(Tick one box only)**

Advice given and a recommendation made by Northern Rock on the mortgage			
No advice given or a recommendation made by Northern Rock on the mortgage			
Application introduced by an Intermediary and no advice given or a recommendation made by Northern Rock on the mortgage			
Print Name:	Signature:	Date:	

Product Code

Recommend a Friend scheme? YES NO

Leaflets issued to the applicants

Issued by

Date of issue

Leaflets issued to the applicants	Issued by	Date of issue
All You Need to Know About Mortgages		
Buy to Let Mortgages		
All You Need to Know About Insurance		

Northern Rock Sales Person Number	Northern Rock Branch/Originating Unit Number

The relevant FSA Reference Number(s) shown in the Intermediary section of this form has/have been verified by:		
Print Name:	Signature:	Date:

CUSTOMERS WITH A DISABILITY

Northern Rock is committed to providing customers with a quality service.

For those who have a disability we will be offering facilities which may assist you in conducting business with us. If you have any special requirements please write to our Disability Awareness Team at Northern Rock, Northern Rock House, Gosforth, Newcastle Upon Tyne NE3 4PL or email disability.awareness@northernrock.com quoting reference DDA, stating the assistance you require with your disability. We will do our utmost to meet those needs.



Northern Rock plc, Registered Office: Northern Rock House, Gosforth, Newcastle upon Tyne NE3 4PL.
www.northernrock.com
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