



# SPANISH LIFETIME MORTGAGE APPLICATION FORM

**NOTE:** This application form must ONLY be used if applying for a Lifetime Mortgage on a property in mainland Spain, Canary Islands or Balearic Islands.

Mortgage applications will only be accepted from a Golden Age Distribution approved Financial Adviser and/or Mortgage Adviser. Owing to the more complex nature of the mortgage product we are unable to deal directly with members of the public.

Please complete this application form using BLOCK LETTERS and by ticking and deleting answers as appropriate.

If you have any difficulty in completing this form please contact your Financial Adviser and/or Mortgage Adviser. All information will be treated as strictly private and confidential

We are unable to accept this application form if signed under a Power of Attorney.

Please note that we cannot process your application until this form is complete and the application fee or debit/credit card details are received by us.

**Lifetime Mortgages are not regulated by the Financial Services Authority, where these are provided on properties outside the UK.**

### **Financial Adviser and/or Mortgage Adviser Source**

Financial Adviser and/or Mortgage Adviser – Trading Name:	Contact Name:  Adviser Name:
Financial Adviser and/or Mortgage Adviser Address:	
Telephone Number: (+ )	Fax Number: (+ )
E-mail Address:	Mobile Number: (+ )

### **Financial Adviser and/or Mortgage Adviser Declaration**

I confirm that I am competent to advise the client in respect of this Lifetime Mortgage and that I have given advice to my client in order to be able to recommend this transaction.

I also confirm that after the Lifetime Mortgage has been taken out I will provide Manchester Building Society with any assistance reasonably requested in relation to their continuing relationship with my client.

Adviser Name:

Company:

Signed:

Date:

### **Checklist**

Certified copies must be supplied by a Golden Age Distribution Financial Adviser and/or Mortgage Adviser.	✓
1) Proof of ID/Age (certified copy of passport, required for each applicant).	
2) Proof of residency (certified copy of a utility bill or bank statement for your Spanish residence).	
3) Proof of current buildings insurance (certified copy of the building insurance policy & schedule).	
4) A certified copy of the Nota Simple no more than 2 months old. (Please ensure that the ownership as noted on the Nota Simple corresponds with the applicants on this application).	
5) A certified copy of the clients last I.B.I receipt "Urbana e Inmuebles DS".	

## Details of Applicants

Surname:	Title (Mr., Mrs., Miss., Ms., Other):	Surname:	Title (Mr., Mrs., Miss., Ms., Other):	
First Name:	Middle Name:	First Name:	Middle Name:	
Previous or former names:		Previous or former names:		
Marital Status:	Date of Birth:	Marital Status:	Date of Birth:	
Relationship to Applicant Two:		Relationship to Applicant One:		
Male/Female:		Male/Female:		
Nationality:		Nationality:		
Do you have any disabilities, which might impact on our communication with you now or in the future in respect of this mortgage?		Do you have any disabilities, which might impact on our communication with you now or in the future in respect of this mortgage?		
Home Address:		Home Address:		
Postcode:		Postcode:		
Correspondence Address (if different from the above):		Correspondence Address (if different from the above):		
Postcode:		Postcode:		
Years at Address:		Years at Address:		
Telephone Home: (+    )		Telephone Home: (+    )		
Mobile: (+    )		Mobile: (+    )		
E-mail Address:		E-mail Address:		
Is the above address your main residence? YES/NO		Is the above address your main residence? YES/NO		
If no, please provide details of other addresses and time spent at these addresses throughout the year?				
Applicant	Address	Residency (Main/Secondary)	Telephone Number	Period/Time Spent
Last/Current UK Address:		Last/Current UK Address:		
From:	Postcode: To:	From:	Postcode: To:	
Please provide further details of any other previous UK addresses in the past 3 years in the "Additional Information Section".				
Year of taking up permanent residence in Spain?		Year of taking up permanent residence in Spain?		
Do you have a NIE number (Foreign Identification Number, Número de Identificación Extranjero) YES/NO		Do you have a NIE number (Foreign Identification Number, Número de Identificación Extranjero) YES/NO		
Do you have a NIF number (Número de Identificación Fiscal) YES/NO		Do you have a NIF number (Número de Identificación Fiscal) YES/NO		
Please state your number:		Please state your number:		
If you answered "No" to the above, please make immediate arrangements to get either an NIE/NIF as this will be required prior to completion.				
Do you hold a UK passport? YES/NO		Do you hold a UK passport? YES/NO		
If "No" which Country has issued your passport?		If "No" which Country has issued your passport?		
Which languages are you fluent in other than English?		Which languages are you fluent in other than English?		
Have you had an account with us before? YES/NO		Have you had an account with us before? YES/NO		
Have you arranged a Will in the UK? YES/NO		Have you arranged a Will in the UK? YES/NO		
Have you arranged a Will in Spain? YES/NO		Have you arranged a Will in Spain? YES/NO		

### **Other Occupants**

Please provide details of everyone who will be living in the property upon which the mortgage is to be secured.  
 (Please note that any individuals who are currently in occupation or who commence occupation during the life of the mortgage will have no right to continue to occupy the property in the event of your death or moving into long term care (which results in the property being vacated permanently), when the property will need to be sold and/or the mortgage repaid).

Name of Occupants	Date of Birth	Relationship

### **Details of Property to be Mortgaged**

Address of the Property for which the Mortgage is required?			
Property Type?	Detached Villa:	Townhouse:	Apartment: Finca:
Property Category?	Urban:	Rustic:	
If an apartment?	Number of apartments:	Floors:	
Is the property of standard construction?	YES/NO		
Current Property Value?	€		
Year property was built?			
Service Charge?	€ per annum		
Accommodation: (please indicate the number of rooms/land area)	Living Rooms:	Bedrooms:	Kitchens:
	Bathrooms:	Toilets:	Outbuildings:
	Garden:	Garage:	Land:
Will you use the property wholly for residential purposes?	YES/NO		

(WARNING: WE WILL ONLY ALLOW THE PROPERTY TO BE LET UNDER LIMITED CONDITIONS. YOUR ADVISOR WILL DETAIL THESE LIMITED CONDITIONS. SHOULD YOU LET THE PROPERTY OUTSIDE OF THESE LIMITED CONDITIONS YOU WILL BE IN BREACH OF THE MORTGAGE CONTRACT AND YOU WILL BE REQUIRED TO PAY THE MORTGAGE BACK IN FULL AND THIS WILL ALSO INVALIDATE THE NO NEGATIVE EQUITY GUARANTEE.)

### **Mortgage Valuation Report**

There is a legal requirement for the Society to obtain a basic valuation of the property in order to ensure that the amount we lend is adequately secured. This brief inspection will need to be carried out by a Valuer of our choice. Please note that the Society is not an agent of the Valuer and that there will be no agreement between you and the Valuer. In the event of this mortgage being to assist with the purchase of the property we strongly recommend that you obtain your own survey on the value and condition of the property by commissioning a Survey.

If you are not available to give access to the property, please give the name, address and telephone number of the person we can contact to make arrangements for the valuation.

Name: \_\_\_\_\_ Relationship to you: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: (+ ) \_\_\_\_\_

Work: (+ ) \_\_\_\_\_

**Applicant One****Applicant Two**

<b>Current Mortgage</b>	
Is there an outstanding Mortgage/Secured Loan? YES/NO	Is there an outstanding Mortgage/Secured Loan? YES/NO
Lender Name:	Lender Name:
Address:	Address:
Postcode:	Postcode:
Account Number:	Account Number:
Outstanding Balance: €	Outstanding Balance: €
Monthly Payment: €	Monthly Payment: €
Is/has the Mortgage ever been in Arrears? YES/NO	Is/has the Mortgage ever been in Arrears? YES/NO
Please note that if this application is approved, it will be conditional that any existing mortgage, charge or pending charge must be redeemed in full prior to or on completion of the Lifetime Mortgage. If you have more than one mortgage outstanding please provide details in the "Additional Information Section".	

<b>New Mortgage Requirements</b>	
Product Requested:	Total Amount you are applying to borrow: € The amount will be released in Euro Currency.
<b>IMPORTANT INFORMATION ABOUT YOUR LIFETIME MORTGAGE</b> The Lifetime Mortgage is designed so that there are no monthly contractual payments as long as you continue living in the property. The interest chargeable on the Loan is "rolled-up" each month over the period of the mortgage and the balance outstanding will increase.	
<b>Bank Account Details</b> The mortgage funds will be released in two stages:-  Stage 1 - There will be a release of a modest amount of funds to our Solicitor in Spain to allow the mortgage to complete and to allow you to pay all associated fees for its registration.  Stage 2 - After confirmation of the Mortgage being satisfactorily completed at the office of the Notary Public we will send the remainder of the funds directly to your bank account.  Please provide details below of your Euro bank account (in either Spain, UK, Channel Islands or Gibraltar) for the funds to be transferred through to. (If this is a joint application you may wish to provide details of a joint bank account). International payment transfers may be subject to delay and a fee may be charged by your bank. By providing the BIC (Bank Identifier Code) and IBAN (International Bank Account Number) this will assist in tracing any delay in receipt of funds. Interest will accrue on the Lifetime Mortgage from the date that the funds are remitted by Manchester Building Society to your nominated bank account. The Society will not be liable for any delay in receipt of payment.	
Bank Name:	Payee Name:
SWIFT ID:	Beneficiary account number (IBAN):
Bank Identifier Code (BIC)	

<b>Solicitors</b>
<p>1) As a condition of the mortgage we require you to receive independent legal advice prior to signing the Acceptance of the Mortgage Offer and before entering into the transaction to borrow funds and provide us with your property as security for repayment. We will appoint a Solicitor to provide this advice to you and we will pay for this service. This Solicitor will provide independent legal advice to you in order to ensure that you understand the transaction you are entering into, that you understand the legal documentation you will be asked to sign on completion, and that you understand the effect the transaction will have for your heirs and any other occupiers of the property. After this they will complete a Verification of Advice Form and will give this to us confirming your understanding of the Lifetime Mortgage product.</p> <p>2) We will appoint our own separate Solicitor in Spain to represent us in the mortgage transaction. They will deal with the legal aspects of the mortgage and organise the completion meeting, which you will be required to attend at the Notary's office. The meeting at the Notary's office will be conducted in Spanish so you may choose to have someone to accompany you, which could be for example your Solicitor who gave you the independent legal advice or another Solicitor. <b>PLEASE NOTE THAT YOU WILL BE RESPONSIBLE FOR ALL COSTS IN RELATION TO HAVING A SOLICITOR PRESENT WITH YOU.</b> The Spanish Notary will need to be satisfied that you understand the terms of the document that you are signing.</p>



**Application Fee Payment Collection**

I hereby authorise Manchester Building Society to collect an application fee in respect of the following property to be mortgaged:-

Property Address:

Postcode:

*You can pay by any of the following methods*



Cardholder's Name (as shown on card)

Please debit my account with the amount of

€

My card number is

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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My card is valid from

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
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My card expiry date is

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
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Signature of Cardholder

Date

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
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# BLANK REVERSE OF PAYMENTS

## **Declarations**

I understand the Society will instruct a Solicitor to act on their behalf. The Society will also instruct a firm of Solicitors to act for me through the provision of independent legal advice. This second firm may in turn delegate such provision to an alternative firm of Solicitors.

I authorise the Society to release any information relating to this application or the mortgage to any of the Solicitors and to make appropriate enquiries to these Solicitors. I hereby instruct any of these Solicitors to disclose all information relevant to the lending decision made by the Society.

I also waive the right to claim Solicitor client confidentiality or legal privilege in respect of such information, and generally in respect of the transaction of which the mortgage does/will form a part. I also authorise the Society to inspect my file held by any Solicitor/Licensed Conveyancer in relation to this transaction at any time and for whatever purpose.

I agree to notify the Society of any change in circumstances relating to this application before the mortgage is entered into and I authorise any Solicitor in respect of the transaction to disclose such information to the Society.

I authorise the Society to share information about the property or its value with a third party for the purpose of providing information to assist in valuing properties.

I acknowledge that the Society may at any time before completion of the mortgage, amend or cancel any offer of mortgage issued without providing a reason.

I authorise the Society to make enquiries of any third parties for reference purposes and for the third party to disclose any information to you.

I confirm that any payments made to the Society by either of the joint borrowers are to be treated as being for and on behalf of all parties to the loan.

I agree that a Mortgage Adviser (acting for me) is entitled to receive a copy of any offer you make, and a fee on completion together with any other information up to the date of completion of the mortgage.

I understand that payment of an application fee shall not bind the Society to grant a mortgage and that, in the event that this application is declined or does not proceed, a refund cannot be made. I acknowledge that once a Valuer has been instructed, no refund of the valuation fee can be made and that the instruction of a Valuer does not constitute an offer of mortgage.

I apply to be a Borrowing Member according to the Rules of the Society. I understand that the first named applicant will be registered in the Society's records as the "Representative Joint Borrower", (according to the Rules) and the individual alone will have voting rights. I also acknowledge that I shall cease to be a Borrowing Member in the event that I am notified that Manchester Building Society has transferred or assigned its interest in the Loan and the Mortgage to another party.

I agree that the Society may disclose information and documents relating to me, my property, the mortgage and conduct of my account to any potential transferee.

I agree that any person interested now or in the future in the mortgage and other security may rely on the truth and accuracy of the information contained in this application and any supporting documentation, information and security.

I apply for a mortgage on the security of the property described in this application.

I consent to any data being passed to other companies for administrative purposes.

I consent to the Society at any time transferring or otherwise disposing of benefit of the proposed mortgage (and security) to any third party without any further reference to me. If I am a Borrowing Member at that time I acknowledge that such a transfer will lead to the termination of my borrowing membership of the Society and the loss of my rights as a Borrowing Member.

I agree that my application may be reconsidered by the Society if I do not complete the transaction within three months of the date of any mortgage offer. I understand that this may include the need to obtain an updated report on the value and condition of the mortgage security and that I am responsible for any additional costs.

## **Data Protection Act 1998**

The provision of the Spanish Data Protection legislation does not apply to this application.

- Any information you provide may be held on computer/file records by Manchester Building Society Group.
- Manchester Building Society Group consists of Manchester Building Society, Mortgage Broking Services Limited, MBS (Mortgages) Limited, MBS (Property) Limited, Networks Limited, PMP Network Limited & Whiteaway Laidlaw Bank Limited. The Group may use this information for the purposes of customer administration, research and statistical analysis and for fraud prevention for the benefit of the Group and its customers.
- The Group reserves the right to pass data about you or your accounts to third parties for administration purposes, fraud prevention or where we are required to do so by law.
- The Data Protection Act 1998 entitles you to receive details about the information the Group holds about you, on payment of a fee and to have any inaccurate details amended.
- The Group will use your information and may pass that information to others in the Group, to inform you about other products and services that may be of interest to you, by mail, email, text, telephone or fax. Please tick the box below if you are happy to receive this information.

Applicant One

Applicant Two

### ***I Declare That:-***

- I am aged 60 or over.
- I understand that it is an offence to make a false declaration and have disclosed all information likely to influence the assessment of my application.
- I have personally provided the information given on this form and that, to the best of my knowledge and belief, it is correct. Where my Financial Adviser and/or Mortgage Adviser has completed this form, I have read and checked every answer.
- I declare that there are no existing loans or mortgages in my name with Manchester Building Society Group or any other lender other than declared on this application form.
- I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or 'spent' offences by virtue of the Rehabilitation of Offenders Act 1974.
- I acknowledge that it is Manchester Building Society Group's normal practice to release the funds by SWIFT payment and my account will be debited by a SWIFT fee in accordance with Manchester Building Society's, Spanish Lifetime Mortgage Tariff of Charges.
- I consent to Manchester Building Society Group passing the Report and Valuation to any other firm of Valuers or surveyors if any further inspection or re-valuation is required at any time.
- I consent to Manchester Building Society Group using particulars in this application, any supporting documents or information whether relating to the property or not, the borrowing facility and the conduct of the account and any information or documentation involving me or the property (which may include sensitive information) for credit assessment purposes and in connection with the taking out of the borrowing, operation and statistical analysis of my mortgage account and to the passing of this information to Manchester Building Society Group's agents and third party processors if this is necessary for any of these purposes. Data may be transferred to any country including countries outside the European Economic Area for any of these purposes and for system administration.
- I consent to information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by Manchester Building Society Group following formal demand being passed to a credit reference agency.
- I understand that the mortgage conditions allow certain charges to be made and details of these are contained in the current Manchester Building Society's, Spanish Lifetime Mortgage Tariff of Charges.

Signed (Applicant One):

Date:

Signed (Applicant Two):

Date:

### ***Personal Information***

As you have applied for a Lifetime Mortgage and in-line with the nature of the product the method of repayment of the mortgage will be due to;

- Sale of the property or
- Sale of the property due to the account holder/holders moving into long term care, which results in the property being vacated permanently or
- Sale of the property as a result of death

we will find it helpful to know who may possibly contact us or who we will be able to contact if we are unable to contact you. It is also possible that we may need to make contact with an Executor appointed under your Will.

**Please provide below a list of family members or close acquaintances who we may contact.**

<b><i>Applicant</i></b>	<b><i>Name</i></b>	<b><i>Relationship</i></b>	<b><i>Address</i></b>	<b><i>Phone Number</i></b>

Please provide details of the Executor(s) who you have nominated in the UK/Spain.

<b><i>Applicant</i></b>	<b><i>Name of Executor</i></b>	<b><i>Will in UK/Spain</i></b>	<b><i>Address</i></b>	<b><i>Phone Number</i></b>
		UK/Spain		
		UK/Spain		
		UK/Spain		
		UK/Spain		
		UK/Spain		

I/We consent to Manchester Building Society communicating with any of the above in the event of:-

- The Society not being able to establish contact with me/us during the term of the mortgage.
- Me/us moving into long-term care (which results in the property being vacated permanently) or as a result of death.

I/We also confirm that [ \_\_\_\_\_ ] or an alternative Financial Adviser and/or Mortgage Adviser in the firm of [ \_\_\_\_\_ ]

- is authorised to request any information from Manchester Building Society at any time regarding the mortgage
- may be contacted by Manchester Building Society on any matter at any time regarding the mortgage until such time as this is revoked in writing.

Signed (Applicant One):

Date:

Signed (Applicant Two):

Date:



**FOR OFFICE USE ONLY**

Valuation Fee	€
Other Fee	€
Total Fee	€
Finance Department	
Date	

In all cases the property being mortgaged will be security for the loan.

All mortgages are subject to valuation.

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME**



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**E-mail:** [mortgages@themanchester.co.uk](mailto:mortgages@themanchester.co.uk)

**Web Site:** [www.themanchester.co.uk](http://www.themanchester.co.uk)