



CIF: B30769962

Atamaria Golf 4,
 La Manga Club,
 30385 Los Belones,
 Murcia.
 Spain.
 Tel: 0034 968 175386
 Fax: 0034 968 175344

 email:
 enquiry@lamangasport.com

Mortgage Application Form - PERSONAL DETAILS

Please complete using block capitals and tick where applicable.

FIRST APPLICANT

SECOND APPLICANT
 Title and Full Name:

Address

Date of birth

Passport/Resident Card No.

Nationality

Occupation

Marital Status

No. of Children/Ages

Years at current address

Type of property

Owned

Rented

With Family

Other

Owned

Rented

With Family

Other

Telephone numbers
 (inc STD code)

E-mail address



LOAN DATA					
Approximate date of completion (signing of Property Deeds)					
Please indicate whether the loan amount is in Euros (€) or Sterling equivalent (£)	Amount	Total Term (Yrs)	Interest only (Yrs)	Capital & Repayment (Yrs)	
	New property	Existing property	To be used for: Permanent Residence		Holiday Home
	Purchase	Construction	Improvements		Transfer of Mortgage

EMPLOYMENT DETAILS						
	FIRST APPLICANT			SECOND APPLICANT		
	Permanent	Temporary	Self-employed	Permanent	Temporary	Self-employed
Name and address of company						
Telephone number						
VAT Registered Number of Employer or Company if self employed						
Activity						
Job Title						
No. of Years Working						

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	INCOME/EXPENDITURE		
Income and Payment information should be documented			For office use only
ANNUAL NET INCOME	First applicant	Second applicant	Total Joint Income
4.1 Salaries – Net Annual Income			
4.2 Rental Income (see income information on next page)			
4.3 Pension			
4.4 Other Investment Income			
MONTHLY OUTGOING COMMITMENTS			
4.5 Mortgage Payments			
4.6 Other Loan			
4.7 Credit Cards – (not required if balance is repaid each month)			
4.8 Other Commitment			
OTHER ASSETS			
4.9 Savings			

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PROPERTY DETAILS									
5.1 Description of the property to be mortgaged	Please indicate if the sale price is in Euros (€) or sterling (£)								
	<table border="1" style="width: 100%;"> <tr> <td style="width: 25%;">Sale Price</td> <td style="width: 25%;">Square Metres</td> <td style="width: 25%;">Year of Construction</td> <td style="width: 25%;"></td> </tr> </table>	Sale Price	Square Metres	Year of Construction					
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	<table border="1" style="width: 100%;"> <tr> <td style="width: 70%;">Name of Vendor</td> <td style="width: 30%;">Telephone no.</td> </tr> </table>	Name of Vendor	Telephone no.						
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	Address								
	Owner of Property								
	<table border="1" style="width: 100%;"> <tr> <td style="width: 70%;">Registered in the Property registry of</td> <td style="width: 30%;">Number</td> </tr> </table>	Registered in the Property registry of	Number						
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	<table border="1" style="width: 100%;"> <tr> <td style="width: 25%;">Volume (Tomo)</td> <td style="width: 25%;">Book (Libro)</td> <td style="width: 25%;">Paper (Folio)</td> <td style="width: 25%;">Property No.</td> </tr> </table>	Volume (Tomo)	Book (Libro)	Paper (Folio)	Property No.				
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	<table border="1" style="width: 100%;"> <tr> <td colspan="2">Free of Liens</td> <td colspan="2">Is it Rented?</td> </tr> <tr> <td style="width: 25%;">YES</td> <td style="width: 25%;">NO</td> <td style="width: 25%;">YES</td> <td style="width: 25%;">NO</td> </tr> </table>	Free of Liens		Is it Rented?		YES	NO	YES	NO
Free of Liens		Is it Rented?							
YES	NO	YES	NO						
5.2 Valuation Details	<table border="1" style="width: 100%;"> <tr> <td style="width: 25%;">Type of Property</td> <td style="width: 15%;">Occupied</td> <td style="width: 15%;">Unoccupied</td> <td style="width: 45%;">Under Construction</td> </tr> </table>	Type of Property	Occupied	Unoccupied	Under Construction				
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	<table border="1" style="width: 100%;"> <tr> <td style="width: 70%;">Name of person to contact for valuation</td> <td style="width: 30%;">Home Telephone</td> </tr> </table>	Name of person to contact for valuation	Home Telephone						
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LEGAL REPRESENTATIVE		
	Name	
	Address	
Telephone numbers (inc STD code)		
E-Mail address		
DOCUMENTATION TO BE PRESENTED – WITH MORTGAGE APPLICATION (PLEASE TICK)		
PERSONAL DATA	Application form signed by all applicants	
	Photocopy of Passport	
	Photocopy of Driving Licence or recent utility bill or Council Tax bill	
	Photocopy of N.I.F. (Residents card) or N.I.E (Non-residents card) for each application (before completion)	
INCOME INFORMATION	Last 3 pay slips,	
	Latest P60, or	
	Letter from Employer (confirming income), and	
	Tenancy agreements to support rental income	
	Last 3 bank statements (showing UK mortgage payments, other proof of income, savings etc.)	
or if self employed	Tax returns (last two years)	
	Tax Calculation	
	Chartered Accountants projection for current year, and	
	Last 3 bank statements (showing UK mortgage payments, other proof of income, savings etc.)	

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	DOCUMENTATION TO BE PRESENTED – PRIOR TO COMPLETION	(PLEASE TICK)
PROPERTY INFORMATION	<Nota Simple> available from Property Register (required prior to valuation)	
	Last statement or IBI tax when available	
	When property built by developer – copy of “Escritura de Division Horizontal”	
PURCHASE INFORMATION	Deed of Property	
	Private contract (if any, or other letter) when available	
	If the property is government grant photocopy of the “Cédula de Calificación”	
	Deed of Property – for the plot of land and Nota Simple	
	<Obra Nueva> – Deed of Construction	
	Construction licence “Licencia de Obras”	
	Budgets/Plans/Estimates – Officially approved by “Colegio de Arquitectos”	
	If the property has a mortgage copy of monthly payments	
	For mortgages, credit is provided by the lender. Security over your property in Spain is required. Written quotations are available on request. All lending is subject to status, you must be over 18 years old to apply. YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.	

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DECLARATION AND SIGNATURES

The undersigned declared that all data detailed in this application form and the documents attached thereto are genuine and correct. We authorise the lender to verify the authenticity of this information directly or through third parties.

By applying in joint names a financial association will be created with that person. The lender may search credit reference agency files for credit information in assessing this application. We may also give the lender other details and information from the Electoral Register to verify your identity. We will keep a record of the search type (credit or identification), whether or not the application proceeds. The lender may use credit scoring methods to assess this application and verify identity. It is noted that information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of their partners. During this application you may be treated as financially linked and the application may be assessed with reference to any "associated" records. The lender and other companies may use credit searches and other information supplied to them and/or the credit reference agencies about you and someone linked financially to you, to make credit decisions about them or other members of the customer household. Any of this information may also be used for identification purposes, debt tracing, preventing money laundering and managing the customers account.

When considering an application for credit, the lender may use the information supplied to offer additional products. We will check the undersigned details with fraud prevention agencies. If false or inaccurate information is given and the lender suspects fraud, they will record this. The lender and other organisations may use and search these records to help:

- 1 make decisions about credit and related services for the applicant(s) and members of their household;
- 2 make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for the applicant(s) and members of their household;
- 3 trace debtors, recover debt, prevent fraud and to manage the applicant(s) accounts or insurance policies;
- 4 check identity to prevent money laundering, unless other satisfactory proof of identity is provided.

In accordance with the provisions of Fundamental Law 15/1999 on the Protection of Personal Data, I consent to, and have been informed of, the inclusion of my data in the automated customer file held with the lender. I consent to automated processing of all data deriving from the consultation about, application for or contracting of any product or service through the lender or from any transaction or operation carried out for the purposes of customer management, marketing of products and services and maintenance of my contractual relations.

The personal data obtained by the lender is necessary for the requested purposes. If you do not wish to hear about other products or services offered by the lender, please tick here

I accept that my data may only be transferred to fulfil purposes directly connected with those for which they were requested, including solvency checking, to companies existing for such purposes, to the lender, associated undertakings or any other undertaking with which the lender may conclude a co-operation agreement. I am aware of the possibility of exercising rights of access, correction, cancellation and opposition under the provisions of the laws in force in this matter, by application in writing to ourselves in the first instance.

Applications in joint names must be signed by both parties.



Please sign this form	First applicant	Second applicant
	Date	Date

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Personal Credit Declaration

I, the undersigned declare that all the information and data given in the attached application form and the supporting documentation are genuine and correct. If false or inaccurate information is given and the lender suspects fraud, this will be recorded. I authorise any lender to which I formally apply for mortgage lending or credit to verify the authenticity of said information either directly or through a third party.

By applying in joint names I understand that a financial association will be created with that party.

I authorise the lender party or any company belonging the lender group to search credit reference agency files, the Electoral Register, the Bank of Spain's Credit Risk Information Group (Central de Información de Riesgos de Banco de España) and any other official body or third party that they choose.

I understand that the lender will retain this information along with a record of the search type whether or not the application proceeds and may use it along with credit scoring methods to assess the risk associated with my application.

In accordance with the provisions of Fundamental law 15/1999 regarding the protection of personal data, I consent to, and have been informed of, the inclusion of my data in the automated customer file held with the lender. I consent to automated processing of all data deriving from the consultation for any internal purpose.

I understand that my data may only be used to fulfil purposes directly connected with those for which they were requested. I am aware of the possibility of exercising rights of access, correction, cancellation and opposition under the provisions of the laws in force of this matter by application in writing to the lender.

Signature of 1st applicant.....

Date.....

Signature of 2nd applicant.....

Date.....