

## Application for a first-time buyer home loan (variable rate)



**Please read this information before you fill in the application form.**

We respect your personal information and follow data protection law. We will use the personal information you give us to process your application. We will check it against information held by other departments of the council and other organisations. We may pass on your information to credit reference agencies, fraud prevention agencies and other departments within Dundee City Council. A guide 'Use of your Personal Information' will be available with this application form. This guide will explain how we will use your personal information. If you have any questions about how we use your personal information you can contact our Data Protection Officer at Dundee City Council, City Square, Dundee, DD1 3BY, by email at [infogov@dundeecity.gov.uk](mailto:infogov@dundeecity.gov.uk), and by telephone on **01382 434206**.

Please tick the box to confirm that you have read the guide 'Use of your Personal Information' and that you understand your rights.

You must accurately fill in and hand in your loan application within one month of the date of receiving this form. We will not consider applications we receive after that date.

You must enclose all the proof we ask for. All the proof must be original documents. If you do not give us the full details we need, this may delay the application process.

You must pay any money you owe (such as rent or council tax) to us, Dundee City Council, before you hand in your application.

How quickly we can deal with loan applications depends on the information you provide in this form. You must answer the questions that relate to you. Please carefully read the notes that come with this form. They will help you to understand why we are asking the questions.

If you give false information on this form, you are committing a serious offence which may lead to prosecution.

If, when you have looked at the form and read the notes and booklet that comes with it, you feel that you do not fully understand how you should fill it in, you may be able to get help from your solicitor.

Please write clearly and use **black** ink.

# 1 Personal details

## First person applying

• Have you ever owned a property before? Yes  No

• Will the property be your main home throughout the period of the loan?

Yes  No

• Are you currently a council tenant? Yes  No

Mr  Mrs  Miss  Other    
(Please give your title.)

First name or names

Last name

Any other names you have had (for example, your maiden name)

Are you: male?  female?

Date of birth  /  /  National Insurance number

Are you: single?  living with a partner?  divorced or separated?

married or in a civil partnership?

widowed or a surviving civil partner?

Number of dependants 0  1  2  3  4 or more

Nationality

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Are you: a tenant?  living with friends?  living with a partner?

living with family?  other?

(Please say.)

When did you move in?   
Month      Year

If this was less than three years ago, please give us your previous address.

Previous address line 1

Previous address line 2

Previous address line 3

Previous address line 4

Postcode

Were you:      a tenant?       living with friends?       living with a partner?   
living with family?       other?         
(Please say.)

When did you move in?   
Month      Year

If you have had more than two addresses in the last three years, please give details in section 8 'Extra information'.

Home phone number (including area code)

Work phone number

Mobile telephone number

What number would you like us to contact you on between 9am and 5pm (Monday to Friday)?      Home       Work       Mobile

**Second person applying**

• Have you ever owned a property before?      Yes       No

• Will the property be your main home throughout the period of the loan?  
Yes       No

• Are you currently a council tenant?      Yes       No

Mr       Mrs       Miss       Other         
(Please give your title.)

First name or names

Last name

Any other names you have had (for example, your maiden name)

Are you: male?  female?

Date of birth  National Insurance number

Are you: single?  living with a partner?  divorced or separated?   
married or in a civil partnership?   
widowed or a surviving civil partner?

Relationship to the first person applying

Husband, wife or civil partner  Partner  Other    
(Please say.)

Number of dependants 0  1  2  3  4 or more

Nationality

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Are you: a tenant?  living with friends?  living with a partner?   
living with family?  other?    
(Please say.)

When did you move in?   
Month Year

If this was less than three years ago, give us your previous address.

Previous address line 1

Previous address line 2

Previous address line 3

Previous address line 4

Postcode

Were you: a tenant?  living with friends?  living with partner?

living with family?  other?

(Please say.)

When did you move in?

Month Year

If you have had more than two addresses in the last three years, please give details in section 8 'Extra information'.

Home phone number (including area code)

Work phone number

Mobile phone number

What number would you like us to contact you on between 9am and 5pm (Monday to Friday)? Home  Work  Mobile

**You must be able to prove the information you have given in this section.  
See section 10 'Information needed'.**

## 2 About your job

### First person applying

Your job

Employer's name

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date you started this job

Have you been continuously employed by this employer since the start date? Yes  No

(If "No", please give details.)

Do you own a share in the company? Yes  No

If 'Yes', how much is your share?  %  
(If your share is 20% or more, please go to section 4  
'About your business'.)

## Second person applying

Your job

Employer's name

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date you started with this employer  /  /

Have you been continuously employed by this employer since the start date? Yes  No

(If "No", please give details.)

Do you own a share in the company? Yes  No

If 'Yes', how much is your share?  %  
(If your share is 20% or more, please go to section 4  
'About your business'.)

## 3 About your job — you only need to fill in this section if you are employed

### First person applying

How often are you paid? Weekly  Monthly  Yearly

How are you paid? Cash  Salary paid into your bank account

Are you self-employed? Yes  No

Is your job: permanent?  temporary?

If you are on a contract, what date did you start?  /  /

(Please say what date the contract ends.)  /  /

If you have been with this employer, or been self-employed, for less than six months, give the name and address of your previous employer.

Your previous job

Previous employer's name

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date you started this job  /

Date you left this job  /

### Second person applying

How often are you paid? Weekly  Monthly  Yearly

How are you paid? Cash  Salary paid into your bank account

Is your job: permanent?  temporary?

Are you self-employed? Yes  No

If you are on a contract, what date did it start?  /

(Please say what date the contract ends.)  /

If you have been with this employer, less than six months, please give name and address of your previous employer.

Your previous occupation

Employer's name

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date you started this job  /

Date you left this job  /

Please go to section 5 'About your finances'.

## 4 About your business — you only need to fill in this section if you run your own business.

### First person applying

Name of company

Type of business

Are you:      sole trader?       partner?       director?

Please give details of how your business has performed over the last two years.

	Year 1	Year 2
	<input type="text" value="2"/> <input type="text" value="0"/> <input type="text"/>	<input type="text" value="2"/> <input type="text" value="0"/> <input type="text"/>
What was your turnover?	£ <input type="text"/>	£ <input type="text"/>
What was your net profit before tax?	£ <input type="text"/>	£ <input type="text"/>
What was your salary?	£ <input type="text"/>	£ <input type="text"/>
What payments did you receive on top of your salary?	£ <input type="text"/>	£ <input type="text"/>
What were your net assets?	£ <input type="text"/>	£ <input type="text"/>

Which accountancy firm do you use?

Who is your contact there?

Accountant's address line 1

Accountant's address line 2

Accountant's address line 3

Accountant's postcode

Accountant's phone number (including area code)

Accountant's fax number

### Second person applying

Name of company

Type of business

Are you a:      sole trader?       partner?       director?



Please provide details of how your business has performed over the last two years.

	Year 1	Year 2
	<input type="text" value="2"/> <input type="text" value="0"/> <input type="text"/>	<input type="text" value="2"/> <input type="text" value="0"/> <input type="text"/>
What was your turnover?	<input type="text" value="£"/>	<input type="text" value="£"/>
What was your net profit before tax?	<input type="text" value="£"/>	<input type="text" value="£"/>
What was your salary?	<input type="text" value="£"/>	<input type="text" value="£"/>
What payments did you receive on top of your salary?	<input type="text" value="£"/>	<input type="text" value="£"/>
What were your net assets?	<input type="text" value="£"/>	<input type="text" value="£"/>
Which accountancy firm do you use?	<input type="text"/>	
Who is your contact there?	<input type="text"/>	
Accountant's address line 1	<input type="text"/>	
Accountant's address line 2	<input type="text"/>	
Accountant's address line 3	<input type="text"/>	
Accountant's postcode	<input type="text"/>	
Accountant's phone number (including area code)	<input type="text"/>	
Accountant's fax number	<input type="text"/>	

**You must be able to prove the information you have given in this section. You must provide a letter from your accountant confirming the above information. See section 10 'Information needed'.**

## 5 About your finances

	First person applying	Second person applying
Have you ever personally been bankrupt, not been able to pay money you owe or gone into any arrangement with your creditors? If 'Yes', give full details.	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	<input type="text"/>	<input type="text"/>

**First person applying**

**Second person applying**

Have you ever been a company director?  
If so, please give details of the company and the dates you were a director.

Yes  No

Yes  No

Have you been discharged from being bankrupt?  
(You are no longer bankrupt.)  
If 'Yes', give full details.

Yes  No

Yes  No

Have you failed to keep up with payments on any credit agreement in the last 10 years?  
If 'Yes', give full details.

Yes  No

Yes  No

Have you had any court judgements registered against you?  
If 'Yes', give full details.

Yes  No

Yes  No

**First person applying**

**Second person applying**

Are there any current legal proceedings being taken against you?

Yes  No

Yes  No

If 'Yes', give full details.

**(Please give the amounts in whole pounds.)**

Yearly salary (before any tax or deductions)

£

£

Regular yearly overtime, bonus or commission

£

£

Other guaranteed yearly income

£

£

Where this income has come from

Total monthly income (after tax)

£

£

Any other regular monthly income

£

£

Other income may include rents, maintenance payments, interest and other income from savings and investments, work pension payments, annuities, trust income or tax credits.

**You must be able to prove the information you have given in this section. See section 10 'Information needed'**

**Both people applying (if this applies)  
What are your joint monthly outgoings?**

Rent

£

Council tax

£

Utilities (electricity, gas and so on)

£

Loan payments to banks	£ <input type="text"/>
Loan payments to other providers (such as credit / store cards or hire purchase)	£ <input type="text"/>
Any other regular outgoings (such as childcare, travel and so on)	£ <input type="text"/>
Child Support Agency payments and child maintenance	£ <input type="text"/>
Total outgoings for both of you	£ <input type="text"/>

## 5a Your assets and commitments

You must be able to prove the information you have given in this section. We will accept maintenance or court orders or credit agreements as proof. See section 10 'Information needed'.

### Both people applying (if this applies) Your joint assets

Savings you have with banks	£ <input type="text"/>
Other savings	£ <input type="text"/>
Investments (such as stocks and shares)	£ <input type="text"/>
<b>Total assets for both people applying</b>	£ <input type="text"/>

### Your joint commitments

Please tell us the total amount you have left to pay

Loans from banks	£ <input type="text"/>
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Give us full details of the length of loans and the time left

Loans from other providers

£

Give full details of the length of loans and the time left

Guarantees (such as any agreed financial responsibilities you have on behalf of any other people)

£

Purpose of guarantees (what is the guarantee for?)

**Total commitments for both people applying**

£

## 5b Your credit card details

**Both applicants**

Total number of credit cards

0

1

2

3

4 or more

Please say what type of card you have

Visa

MasterCard

Storecard

Total balance left to pay for the first person applying

£

Total balance left to pay for the second person applying

£

## 5c Your banking details

### First person applying

Do you have an account? Yes  No

Do you have a cheque guarantee card? Yes  No

Bank name

Account number  Sort code

How long have you had the account?  years  months

### Second person applying

Do you have an account? Yes  No

Do you have a cheque guarantee card? Yes  No

Bank name

Account number  Sort code

How long have you had the account?  years  months

## 6 About your mortgage

How much do you want to borrow?  £

**If the amount of the loan is less than the purchase price of your home, you must provide documents to prove where this money is coming from. See section 10 'Information needed'.**

Term (length) of the mortgage  years  months

Have you bought your home under the 'right to' buy (for current council tenants)? Yes  No

What is the purchase price?  £

What is the valuation?  £

## 7 About the property

Full address of the property to be mortgaged

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

**Please give the full names of anyone aged over 25 who does not own the property, but who lives there. (If there are more than two people, please give the other names in section 8 'Extra information'.)**

First name or names

Last name

First name or names

Last name

## 8 Extra information

Please give any details which we have not asked you about in this document, but which you feel would help us make our decision. Also, use this space to give us other address details needed in section 1, or other names of people over 25 living in the property as needed in section 7 'About your new property'.

## 9 Credit reference agencies

To help us consider your loan application, we will get information about you from credit reference agencies and our own records to check your identity and to check whether you are likely to be able to keep up with the repayments. The agencies will record our enquiries, which other companies who make their own credit enquiries may see. We may use credit scoring (the higher the score, the more likely we are to approve your loan application). We will assess all loan applications using the information you have given and the financial risk associated with providing a loan. We have the right to refuse any loan application we receive.

## 10 Information needed

We need original documents to prove your identity and support the information you have given in this application.

The council officer receiving the application will check these. We will take copies of these documents and keep them.

We cannot process your application unless you provide these documents. If two people are applying, we need documents from both of you.

### Checking your identity

**Your address (We need two of the following.)**

**One must have your photo on and one must show your current address.**

(Tick to confirm that you have given original proof with the application.)

	First person applying	Second person applying	Office use only
• Valid passport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Valid driving licence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Tenancy agreement or rent book (current)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Gas, electricity or water bill (within the last six months)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Council-tax bill (current year)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Bank statement (within the last six months)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Proof of where any extra money (deposit) has come from (if this applies)

As it says in section 6 'About your mortgage', we need proof of where the money has come from.

	First person applying	Second person applying	Office use only
• Bank statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Investment statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• If the money is from another person, you must show a letter from this person which says the money was a gift and you do not have to pay it back.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## Proof of income (if this applies)

As it says in section 5 'About your finances', we need proof of your income.

- Three payslips (including most your recent) and P60
- or
- Three bank statements (showing your income) and P60
- A letter from the Department for Work and Pensions (DWP) or HM Revenues & Customs (HMRC), if these payments are part of your income.
- An accountants reference letter (for business interests and other income)

First person applying

Second person applying

Office use only

## Proof of assets and liabilities (if this applies)

As it says in section 5a 'Your assets and commitments', we need the following.

- Investment statements and valuations
- Statements from a bank about savings
- Maintenance agreements

## 11 Guidance notes

### Handing in your loan application

When you have filled in this form, you must deliver it by hand to our Finance Department (address below). You should not send it by post. Please make sure that you provide the proof we ask for in this form. All proof must be original. You must hand in your loan application within one month of the offer to sell, if you are buying under 'right to buy'.

Dundee City Council  
Reception (Ground Floor)  
Dundee House  
50 North Lindsay Street  
Dundee  
DD1 1QE

### Offer of a loan

The offer of a loan will say the maximum amount of loan on offer, based on the information you have given on the application form.

The offer of a loan will also deal with the conditions of the loan and, in particular, the period of time over which you must make the repayments.

You will need to sign a 'standard security', this makes your home the security for the loan.

## **Refusing a loan**

We will assess all loan applications based on the information provided and the financial risk associated with a loan.

We have the right to refuse any loan application.

## **12 Fraud prevention agencies**

If you give us false or inaccurate information and we suspect that this is fraud, we may pass your details to fraud prevention agencies. We may also get information about you from fraud prevention agencies.

**Everyone applying must sign the following declarations.  
Anyone who deliberately gives false information on this form is committing a serious offence, which may lead to prosecution.**

**Tick to confirm**

- I understand that I have not been given mortgage advice from you, Dundee City Council, but that you recommend that I get independent mortgage advice before I agree to the conditions of this loan.  
I accept that getting such advice is my responsibility.
- The information I have given for this application is true and accurate.  
I will tell you if the information changes before the mortgage is completed.
- I understand that my home is at risk if I fail to make the repayments, and that you recommend that I get independent financial advice about mortgage payment protection and life insurance.  
I accept that getting such advice is my responsibility.
- You may make any enquiries you think are needed to confirm the information I have given. This may include contacting my employer or employers to confirm my income and employment.
- I understand that the information I have given on this form may be seen by other companies who make their own credit enquiries.
- I am entitled to give you information about the other person applying and anyone else I have referred to.
- I understand that I am responsible for paying your legal fees for preparing relevant documents relating to buying the property.
- I understand that every year when LAMAC (Loan & Mortgage Administration Centre), contact me, I must give them proof that I have appropriate insurance cover for the property, from the date I own it.
- I understand that you may use credit-reference agencies and fraud-prevention agencies to help you make decisions. (A short guide called 'Use of Your Personal Information' will be available with this application form. This guide will explain what we do and how we will use your personal information. It will also explain how credit-reference agencies and fraud-prevention agencies will use your personal information. If you would like full details of how we will use your information, please 'phone one of our staff on 01382 433557.)

Signature of the first person applying:

Date:

Signature of the second person applying:

Date:

