

Residential Change of Parties request form

In this form, references to 'we', 'us' and 'our' are references to Virgin Money plc and includes our successors or assigns.

Please give the Mortgage account number to which this request relates
(this can be found on your mortgage statement)

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Checklist

To help us process your request, please check the following, as an incomplete form can cause delays.

I have enclosed (please tick all that apply)

- If employed, two of your last four monthly payslips and last P60, or if paid weekly, four of your last six weekly payslips and last P60 (for all borrowers)
- If self employed for two years please provide the last two years' accounts (for all borrowers)
- A copy of the Court order of Child support agency document and three months' bank statements if you receive maintenance/child support payments
- The last two months' pension slips where this forms all or part of your current income.
For any borrower requiring a mortgage term that extends beyond their intended retirement age, we will require evidence of the pension arrangements (annual projection statement). This must be registered with HMRC.
- If you wish to remove a party from the mortgage account and you have been supporting the mortgage independently for six months or more, please provide your last six months' bank statements.
- Documentary evidence of repayment vehicles if any element of your mortgage is on an interest only basis.

If you are receiving any of the following we will need copies of the official documentation

- Disability living allowance
For this to be considered, it must be paid either to the borrowers/guarantors applying for this mortgage.
- Severe disability allowance.
- War disablement pension.
- Employment and Support Allowance (formerly Incapacity Benefit).

Please forward photocopies of any documents that are required.
Original documents are not required, but we may ask for them at a later stage.

Please return this form as soon as possible to:

Change of parties
Virgin Money plc
Jubilee House
Gosforth
Newcastle upon Tyne
NE3 4PL

Alternative format

If you require this document in an alternative format such as Braille, large print, audio or interpreter services, please call our Disability awareness team on 0191 279 5300. We are here 9am to 5pm Monday to Friday. Calls are charged at your service provider's prevailing rate and may be monitored and recorded. Alternatively our text phone number is 0191 279 8505 or you can contact us at disability.awareness@virginmoney.com. These contact details should not be used for general enquires relating to your account.

1 Personal Details

	First borrower	Second borrower/Guarantor (delete as appropriate)
1 Title (Mr/Mrs/Miss or other) and surname	<input type="text"/>	<input type="text"/>
2 First name(s)	<input type="text"/>	<input type="text"/>
3 Marital status	<input type="text"/>	<input type="text"/>
4 Maiden name (if applicable)	<input type="text"/>	<input type="text"/>
5 Date of Birth	<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"/>
6 Nationality	<input type="text"/>	<input type="text"/>
7 Relationship to other borrower/Guarantor	<input type="text"/>	<input type="text"/>
8 Home name/no. and street name	<input type="text"/>	<input type="text"/>
9 Postcode	<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"/>
10 Time at current address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
11 If you have lived at this address for less than three years, please give previous addresses (continue in Section 10 of this form if necessary)	<input type="text"/>	<input type="text"/>
12 Time at this previous address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
13 Telephone number including STD codes	Home (<input type="text"/>) Work (<input type="text"/>) Mobile <input type="text"/>	Home (<input type="text"/>) Work (<input type="text"/>) Mobile <input type="text"/>
14 Please provide current address and contact number for customer wishing to be removed from the account along with confirmation of where they will reside following completion of the Change of Parties (if this differs)	<input type="text"/>	Please note - We will contact any customer being removed from this account to make them aware of this request.
15 Please provide details of your correspondence address, to be used after your Change of Parties completes. (If this is different to the mortgage property address please confirm the reason why in section 10)	<input type="text"/>	<input type="text"/>
16 Will any new applicant be a first time property owner?	Yes <input type="checkbox"/> No <input type="checkbox"/>	

2 Children and other dependants

Name	Relationship to you/guarantor	Date of Birth
<input type="text"/>	<input type="text"/>	/ /
<input type="text"/>	<input type="text"/>	/ /
<input type="text"/>	<input type="text"/>	/ /

3 Employment (if self employed see Section 4)

	First borrower	Second borrower/Guarantor (delete as appropriate)
1 Occupation	<input type="text"/>	<input type="text"/>
2 Length of service	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
3 Is employment permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/> If No when will your contract finish? <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> If No when will your contract finish? <input type="text"/>
4 Employer's name & address	Is it likely to be renewed? Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>	Is it likely to be renewed? Yes <input type="checkbox"/> No <input type="checkbox"/> <input type="text"/>
5 Postcode	<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"/>
6 Nature of employer's business	<input type="text"/>	<input type="text"/>
7 National Insurance number	<input type="text"/> Payroll No. <input type="text"/>	<input type="text"/> Payroll No. <input type="text"/>

3 Employment (continued)

8 Basic gross earnings	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
9 Guaranteed overtime	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
10 Regular overtime	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
11 Guaranteed bonus/commission	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
12 Additional income (please specify and provide details in Section 10)	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
13 Maintenance received	£ <input type="text"/> per <input type="text"/>	£ <input type="text"/> per <input type="text"/>
14 Monthly net income	£ <input type="text"/>	£ <input type="text"/>
15 If you have been with your present employer for less than three years, please give name and address and length of service with your previous employer	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
16 Nature of previous employer's business	<input type="text"/>	<input type="text"/>
17 Expected retirement date	<input type="text"/>	<input type="text"/>
18 Are you aware of any future changes to your income which may impact on your ability to repay the mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
If Yes: please give details	<input type="text"/>	

4 Self Employment (Details of self employment or more than 20% shareholding in company)

	First borrower	Second borrower/Guarantor (delete as appropriate)
1 Nature of business	<input type="text"/>	<input type="text"/>
2 How long in business	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
3 Company name	<input type="text"/>	<input type="text"/>
4 Company address	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
5 Postcode	<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"/>
6 Percentage shareholding	<input type="text"/>	<input type="text"/>
7 Last two years share of net profit, and year ended	£ <input type="text"/> Year <input type="text"/> £ <input type="text"/> Year <input type="text"/>	£ <input type="text"/> Year <input type="text"/> £ <input type="text"/> Year <input type="text"/>
8 If you also receive a salary in addition to the above net profit, please indicate here	£ <input type="text"/> Per <input type="text"/>	£ <input type="text"/> Per <input type="text"/>
9 Position in company	<input type="text"/>	<input type="text"/>
10 Borrower's annual income	£ <input type="text"/> Year <input type="text"/>	£ <input type="text"/> Year <input type="text"/>
11 Other income (give details)	£ <input type="text"/> (<input type="text"/>)	£ <input type="text"/> (<input type="text"/>)
12 Maintenance received	£ <input type="text"/> Per <input type="text"/>	£ <input type="text"/> Per <input type="text"/>
13 Name and address of accountant	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
14 Accountant's postcode	<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"/>
15 Accountant's telephone number	(<input type="text"/>)	(<input type="text"/>)
16 Professional qualifications of accountant	<input type="text"/>	<input type="text"/>
17 Copies of two years' accounts/ accountant's certificate	Included <input type="checkbox"/> To follow <input type="checkbox"/>	Included <input type="checkbox"/> To follow <input type="checkbox"/>
18 Expected retirement date	<input type="text"/>	<input type="text"/>
19 Are you aware of any future changes to your income which may impact on your ability to repay the mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
If Yes: please give details	<input type="text"/>	

5 Outgoings

Loans

Please give details of all mortgages, bank loans, current credit card or credit/hire agreements, involving regular payments. If you have more than five loans, please provide the same details as requested above for each loan in Section 10.

	Financial commitment 1	Financial commitment 2	Financial commitment 3	Financial commitment 4	Financial commitment 5
1 Lender's name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 Type of loan	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>	Credit card <input type="checkbox"/>
	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>	Unsecured <input type="checkbox"/>
	Secured <input type="checkbox"/>	Secured <input type="checkbox"/>	Secured <input type="checkbox"/>	Secured <input type="checkbox"/>	Secured <input type="checkbox"/>
	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Mortgage <input type="checkbox"/>
3 Borrower(s)	First borrower/ Guarantor <input type="checkbox"/>	First borrower/ Guarantor <input type="checkbox"/>	First borrower/ Guarantor <input type="checkbox"/>	First borrower/ Guarantor <input type="checkbox"/>	First borrower/ Guarantor <input type="checkbox"/>
	Second borrower/ Guarantor <input type="checkbox"/>	Second borrower/ Guarantor <input type="checkbox"/>	Second borrower/ Guarantor <input type="checkbox"/>	Second borrower/ Guarantor <input type="checkbox"/>	Second borrower/ Guarantor <input type="checkbox"/>
	Other <input type="checkbox"/>	Other <input type="checkbox"/>	Other <input type="checkbox"/>	Other <input type="checkbox"/>	Other <input type="checkbox"/>
4 Reference/account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5 Outstanding balance on each loan	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
6 Regular monthly loan payments	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm
7 Date balance(s) due to be repaid	<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"/>
8 Is the loan secured against the property?	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 <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 <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
9 Assuming that this mortgage is approved, will this loan/credit card be repaid prior to completion of your Change of Parties?	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 <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

10 What are the TOTAL regular monthly loan/credit payments that you will still be liable to pay each month in addition to your Virgin Money mortgage? This is the total of the figures given in question 6 (above) plus any further loans that you will have detailed in the Additional Information Section. Please don't include payments of any loan/credit that will be repaid by that time, or that will be repaid by this mortgage

£ pm

11 Have you made an application for any credit commitments other than those that have been declared, where you are still waiting for a response?

Yes No

If Yes: please give details

Monthly essential and regular expenditure

- Please check all payslips before completing this section.
- The expenditure declared must reflect the living costs for the new property or the Virgin Money remortgage property
- All deductions from payslips must be included in this form, i.e. pension, childcare, season tickets, medical insurance, etc.
- Any Student Loans must be added to Loans/Liabilities section.

	Estimate	Supporting information. Please complete in all cases.
Household & Communications		
Council tax	£ <input type="text"/>	<input type="text"/>
Gas/oil	£ <input type="text"/>	<input type="text"/>
Electric	£ <input type="text"/>	<input type="text"/>
Water	£ <input type="text"/>	<input type="text"/>
Telephone (mobile & landline)	£ <input type="text"/>	<input type="text"/>
Internet (home & tablet)	£ <input type="text"/>	<input type="text"/>
TV & satellite (incl. TV licence)	£ <input type="text"/>	<input type="text"/>
TOTAL	£ <input type="text"/>	<input type="text"/>

5 Outgoings (continued)

Housekeeping – to be assessed against family size for reasonability

Food, drink & tobacco (supermarket shop)	£	
Clothing & footwear	£	
Pets	£	
Medical/glasses/dental (incl. prescription plan, etc.)	£	
TOTAL	£	

Dependents/Education

School/college/university fees	£	
Nursery/out of school club/private tuition	£	
Childcare/babysitting	£	
Nursing home/home carer fees	£	
TOTAL	£	

Car & travel – to be assessed against number of cars in household/whether subsidised through applicant's work for reasonability

Vehicle tax	£	
Vehicle insurances	£	
Vehicle maintenance (incl. MOT/servicing)	£	
Fuel	£	
Public transport (train, bus, taxi, parking)	£	
Travel season ticket	£	
TOTAL	£	

Pensions, insurances & investments

Buildings & Contents	£	
Life assurance	£	
Private/personal pension	£	
AVC/company pension contributions	£	
Household insurances (gas fire, boiler, pet etc)	£	
TOTAL	£	

Maintenance/CSA

Payment	£	
TOTAL	£	

Total regular monthly expenditure

£	
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12 Are you aware of any future changes to your expenditure which may impact on your ability to repay the mortgage?

Yes No

If Yes: please give details

Credit history

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

First borrower Yes No Second borrower Yes No Guarantor (if applicable) Yes No If Yes, please give details in Section 10.

2 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?

First borrower Yes No Second borrower Yes No Guarantor (if applicable) Yes No If Yes, please give details in Section 10.

7 The loan (continued)

Where the repayment vehicle is the sale of other property it must be owned by the applicant(s), be UK based and the following information supplied in the box to the right for each property: current value, total value of loans secured against it and equity remaining.

Please note, if details are not complete, we will ask you again for the information, which will cause delays. We will take into account the payments you must make to maintain these products in assessing whether you can afford this mortgage and you must provide us with the information requested.

- 2 Do you require additional borrowing? If you answer 'Yes' a customer service representative will telephone you to discuss further.

Yes No

Additional borrowing amount required £

Loan repayment method for this additional borrowing All repayment Interest only

- 3 What is the tenure of the property? Leasehold Freehold/Heritable (Scotland)

If leasehold: please give details

Service Charge £ pm

Ground Rent £ pm

- 4 There will be a fee payable on completion for any additional borrowing. Do you want to:

Pay this on completion

Add this to your loan (we will charge interest on this at the same rate as your loan for the rest of your mortgage term)

8 Solicitor/licensed conveyancer details

- 1 Name and address of the solicitors/licensed conveyancer who will be acting for you in the transfer of ownership of the property

- 2 Postcode

- 3 Name of acting solicitor/conveyancer
You hereby authorise your conveyancer and your broker to send their entire file relating to this transaction (not just the loan) to us at our request.

Please note we will need to instruct a solicitor/conveyancer to represent us for this change of parties. If the solicitor you use is not on our panel, we will contact you to go through your options.

9 Insurance (only complete if your insurance is arranged through us)

1 During the last three years have you or any members of your family, or anyone normally residing with you suffered any property/personal possession 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?

First borrower Yes No Second borrower Yes No Guarantor (if applicable) Yes No If Yes, please give details in Section 10.

2 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)? Convictions spent under the terms of the Rehabilitation of Offenders Act 1974 do not need to be disclosed.

First borrower Yes No Second borrower Yes No Guarantor (if applicable) Yes No If Yes, please give details in Section 10.

3 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?

First borrower Yes No Second borrower Yes No Guarantor (if applicable) Yes No If Yes, please give details in Section 10.

Please also state the section(s) for which you are providing additional information

11 Declarations - You agree and declare that:

1. Using your personal information:

The personal information you supply to us as well as information we already hold, may be used in a number of ways, for example,

- To assess and process this and future requests;
- To verify your identity;
- To prevent fraud and money laundering;
- To manage your account(s);
- For management of arrears and debt collection;
- For audit purposes, research and statistical analysis; and
- To identify other products and services which might be suitable for you (with your consent).

(a) We may share your information with, and obtain information about you from the Council of Mortgage Lenders Possession Register, credit reference agencies and fraud prevention agencies as outlined above. This may include details of any previous or subsequent names.

(b) If false or inaccurate information is provided and fraud is identified, details will be shared with fraud prevention agencies and this information may be accessed and used by law enforcement to prevent fraud and money laundering. For further details as to how your information held by fraud prevention agencies may be used please see below.

(c) We may seek appropriate references we consider necessary in respect of this request. You will meet the costs for this.

(d) In addition to the above we will not ordinarily disclose information to other organisations except to help prevent fraud and money laundering, where we are required by law, permitted under the Data Protection Act or in order to process your request. Where we pass on information, it will be looked after with the same level of care.

(e) In order for us to offer you the best levels of service, we would like to provide you with information from time to time about products and services by post, fax, telephone, email or other electronic means. This may include other firm's products although we will not disclose your information to them. Please tick here if you do not wish to receive this information.

You declare that you are entitled to disclose information about all borrowers and/or anyone else referred to by you and authorise us to search, link and/or record information at credit reference agencies about you and anyone else referred to by you.

For further information on how your information may be used by credit reference agencies, fraud prevention agencies, and ourselves, visit our website www.virginmoney.com or contact The Data Protection Officer, Virgin Money plc, Freepost NT45, PO Box 2, Newcastle upon Tyne NE3 4BR.

You can obtain a copy of the information we hold about you (for a fee) by writing to the above address. You also have a right to have any inaccuracies deleted or corrected.

2. You understand that we 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 request form you will be giving your general consent to us to transfer or otherwise dispose of the proposed loan, mortgage and any other security for the loan should we so wish.

3. You understand that we may disclose information and documents relating to you, the property, the mortgage and the conduct of the mortgage account to any transferee or any potential transferee.

4. You agree to pay the administration fee and all legal costs incurred in connection with this request whether or not the transaction completes.

5. You authorise Virgin Money plc or any solicitor/licensed conveyancer appointed by us to obtain account information (including repayment figures) from your lender.

6. You declare that the statements and particulars given in this request are, to the best of your knowledge and belief, true and correct.

7. You certify that where the loan is paid by one borrower then that payment should be treated as made for and on behalf of all borrowers.

8. You will not let the property without our written consent.

9. Guarantors

If you are completing this form in your capacity as Guarantor(s) you are reminded that you may have to pay us 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. 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.

10. 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.

If there are any other material facts that could reasonably be construed as likely to influence our decision about this loan request, but which have not been revealed as a result of answering specific questions within this request form, you must tick this box and provide details in Section 10.

By signing this request 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 request and any supporting documentation, information or security.

You declare that the statements and particulars given in this request are, to the best of your knowledge and belief, true and complete.

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 Virgin Money plc.

Please read the declarations before signing.

Borrower 1

Date

Borrower 2/Guarantor

Date

