InterBay

Acknowledgement and agreement

I/We acknowledge and agree that: (1) the loan requested by this application will be secured by a good and valid first legal charge on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) occupation of the property will be as described above; (4) InterBay (the Lender), its agents, successors and assigns will rely on the information contained in this application and I/we have a continuing obligation to amend and/or supplement the information provided in the application if any of the material facts which I/we have represented herein should change prior to completion; (5) ownership of the loan may be transferred to a successor or assign of the Lender and administration for the loan account may be transferred to an agent, successor or assign of the Lender, in each case without further consent of or notice to me/us; (6) the Lender, its agents, successors and assigns make no representations, warranties or conditions, expressed or implied, statutory or otherwise, to the Borrower(s) regarding the property or the value of the property. I/We warrant and confirm that the information provided in this application is true and correct and I/we understand that it is being used to determine my/our credit responsibility.

I/We acknowledge that OneSavings Bank plc Group will check and record my details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud preventions agencies. Law enforcement agencies may access and use this information. The OneSavings Bank Plc Group will search for similar applications made by me/us to other lenders and, if fraud is suspected, other relevant details will be shared with those lenders. This information may also be used by other entities making financial and credit related decisions about me/us or in connection with any existing accounts for the purposes of detecting and preventing fraud.

If I/we wish to receive details of the relevant fraud prevention agencies I/we may write to the Compliance Department at InterBay, PO Box 706, Fareham, Hampshire, PO14 9PS.

I/We also represent that I/we have obtained the appropriate consent from any other individual whose personal data is being provided hereunder for his or her personal data to be processed in the manner set out in this section. If you insure and/or securitise, sell or assign the loan requested by this mortgage application, I/we agree that the insurer and purchaser may obtain a credit report as well as contact, employment and financial information about whether to provide insurance or purchase the requested loan, providing and managing such insurance, and any other purposes required or permitted by law.

I/We, undersigned, have read and agree with the above terms.

Applicant 1 – signature and name of limited company if appropriate

Signature _____ **Date** ____/____/____

Print name _____ **Company name** _____

Applicant 2 – signature and name of limited company if appropriate _____

Signature _____ **Date** ____/____/____

Print name _____ **Company name**

I/We authorise our existing lenders to provide InterBay or its solicitors with redemption figures and/or title documents upon their request.

Applicant 1 – signature and name of limited company if appropriate _____

Signature _____ **Date** ____/____/____

Print name _____ **Company name**

Applicant 2 – signature and name of limited company if appropriate _____

Signature _____ **Date** ____/____/____

Print name _____ **Company name**