



PROPERTY INFORMATION FORM

SCHEME: HELP TO BUY

To: **bpha Limited**, Bedford Heights, Manton Lane, Bedford,
MK41 7BJ (the **Help to Buy Agent**) as agent for Homes and
Communities Agency (the **Agency**)

Please note all Information clearly – unclear details will cause delays and result in forms being returned.

***Mandatory fields must be completed or Property Information Form cannot be processed**

Part One

Title of Applicant*	Mr
Named Applicant 1 First Name*	Murali
Named Applicant 1 Middle Name(s)*	Mohan
Named Applicant 1 Surname*	Besta
Contact Telephone Number(s)*	07581272524
Email address*	mohanpdp@gmail.com
Gender	Male
Named Applicant 2 First Name*	Mrs Swetha
Named Applicant 2 Middle Name(s)*	
Named Applicant 2 Surname*	Ravindra
Contact Telephone Number:*	07867262786
Email address*	swethamohanb@gmail.com
Gender	Female
Applicant 1 current property address*	23 Central Court, North Street, Peterborough, PE1 2RN.
Applicant 2 current property address*	23 Central Court, North Street, Peterborough, PE1 2RN.

Site Name*	Edgewood
Selected Property Address*	56 Farrow Ave, Peterborough, PE7 8HT
Local Authority of Selected Property*	Peterborough CC
Plot No*	90
Provider*	Morris Homes
Expected build completion date*	Spring 2016
Expected purchase completion date*	Spring 2016
House Type*	Detached
Tenure*	Freehold
Number of Beds*	4
Provider's Conveyancer's Details (including name, address, email, tel no and reference)*	<p>Morris Homes Legal Department, Morland House, Altrincham Road, Wilmslow, SK9 5NW</p> <p>sdimblad@morrishomes.co.uk 08456015667 Sue Dimblad.</p>
Applicant's Conveyancer's Details (including name, address, email, tel no and reference)*	<p>Taylor Rose Solicitors, Northminster House, Peterborough, PE1 1YN.</p> <p>Rebecca Coombes 01733 646101 rebecca.coombes@taylor-rose.co.uk</p>
Independent Financial Advisor Details: (including name, company, email, tel no)*	<p>Just Mortgages, 18 Bridge Street, Northampton, NN1 1NW.</p> <p>Pippa Ronson</p> <p>Pippa.Ronson@justmortgages.co.uk</p> <p>07973 416561.</p>
Full Purchase Price*	£265,000

Buyer's mortgage amount (i.e. maximum amount to be obtained by applicant)*	£198,750
Mortgage Term*	30
Applicant's Cash Contribution*	£13,250

The Applicant confirms to the Help to Buy Agent and the Agency that the above details are accurate and are agreed between the Applicant and the Provider - the buyer's mortgage amount and cash contribution must reach a minimum of 80%

Part 2

FINANCIAL DETAILS	
Help to Buy Equity Loan requested amount (max 20%)*	£53,000
Incentives Provided*	None
Income – Applicant 1*	
Basic Employment Income (annual, gross)*	Self employed - £35,556
Overtime, Bonuses and Commissions*	0
Income – Applicant 2*	
Basic Employment Income (annual, gross)*	Self employed - £35,556
Overtime, Bonuses and Commissions*	0
DEBT (TO COVER ALL APPLICANTS IF MORE THAN ONE)	
Monthly loan/HP payments*	0
Outstanding credit card balances*	£400
ADDITIONAL MONTHLY HOUSEHOLD INCOME (TO COVER ALL APPLICANTS IF MORE THAN ONE)	
Working tax credits*	0
Child tax credits*	0
Child benefit*	£82.80
Disability allowance*	0

Guaranteed maintenance income*	0
Other income*	0
Monthly Service Charge*	N/A
Do any of the applicants own a residential property?*	No
If yes, please confirm the address*	N/A
PERSONAL DETAILS	
Applicant 1 date of birth*	20 June 1982
Applicant 2 date of birth*	15 November 1988
Number of adults to live in the Property*	2
Number of children to live in the Property*	1

NB Those of 18 years of age are adults and those below 18 years old are children.

The Applicant confirms to the Help to Buy Agent and the Agency that the above details are accurate and acknowledges that this information shall be used to determine the Applicant's eligibility for Help to Buy funding.

Part 3 – Applicants must read carefully

The Applicant (subject to acceptance for the Help to Buy Initiative and proceeding to completion of the purchase of the Property) agrees to and directs that the equity loan funding that the Agency will provide (comprising a contribution of up to 20% of the Full Purchase Price) is paid direct to the Provider to enable it to reduce the Full Purchase Price of the Property.

The Applicant acknowledges that the term of the Help to Buy equity loan is 25 years (subject to earlier redemption in accordance with the equity loan provisions).

The Applicant acknowledges that if they own a residential property that they will sell their interest in that property (or properties) in advance of completing their purchase of the Property with the assistance of a Help to Buy equity loan and that it is a condition of the equity loan that the Property which is the subject of the Help to Buy equity loan will be the only residential property they have any interest in for the duration of the Help to Buy equity loan.

The Applicant further acknowledges that the Agency has nominated an agent to administer Help to Buy equity loans (currently Metropolitan acting through it Housing Options Plus service (the Post Sales Agent)) and that all correspondence and payments required under Help to Buy equity loans will be addressed to the Post Sales Agent.

***The Applicant declares for data capture purposes only (or if there is more than one applicant in relation to each applicant) that it is (they are) a:**

☐ UK National

☐ EEA Citizen

☒ Person with indefinite leave to remain

☐ Other (please state) _____

***The Applicant confirms (or if there is more than one applicant in relation to each applicant is) that it is (they are) a:**

☐ Member of the armed (serving personnel)

☐ Social tenants

☐ Social tenants and member of the armed forces

☐ Other

PART 4

The Applicant acknowledges that:

The Help to Buy Agent will only process the given personal data of the Applicant for the following purposes. The Help to Buy Agent will hold your information in accordance with the Data Protection Act 1998.

Firstly the processing and administering the Applicant's application to participate in the Help to Buy Initiative if the Applicant is approved.

Secondly, the Help to Buy Agent may also share this information for the same purpose with the Agency, the Post Sales Agent and other Help to Buy Agents, with other organisations that handle public funds and the Provider.

Thirdly, the information may be used for statistical surveys and analysis, which means the Help to Buy Agent may pass this information in confidence to local authorities, the DCLG (Department for Communities and Local Government), the Council of Mortgage Lenders and their members and other organisations working with the Help to Buy Agent and/or the Agency's in the delivery of the Help to Buy product. Any of these organisations may contact you in relation to this.

All information the Applicant gives to the Help to Buy Agent on this form (and information resulting from contact with the Applicant's landlord and/or employer) may be shared with the same only in relation to your application to participate in the Help to Buy Initiative.

All information will be treated in the strictest confidence. The Help to Buy Agent, other Help to Buy Agents, the Agency and the Provider, reserve the right to take up any references

relating to applicants as the Help to Buy Agent considers necessary and may also search the files of any credit reference agency which will keep a record of any such request.

The Help to Buy Agent must protect the public funds it handles and so may use the information the Applicant has provided on this form to prevent and detect fraud. Under section 29(3) of the Data Protection Act 1998 the information may be disclosed for purposes of crime prevention and detection. Sensitive personal data such as racial or ethnic origin, offences (including alleged offences) and physical and mental disabilities are required under the Equal Opportunities Monitoring statute.

DECLARATION: -

It is a criminal offence to knowingly or recklessly make a false declaration or withhold information reasonably required in connection with this application.

The Applicant has read the above acknowledgement and confirms that the Applicant has provided accurate and up-to-date information relating to the Applicant's application for assistance under the Help to Buy Initiative.

The Applicant understands that if it is found that false information has been given to obtain assistance under the Help to Buy Initiative either knowingly or recklessly, appropriate legal action may be taken and the Agency may take action under its Equity Mortgage.

The Applicant authorises the Help to Buy Agent to pass information submitted as part of its application to:

- other Help to Buy agents,
- the Post Sales Agent,
- the Agency,
- Local Authorities,
- partner housing providers (registered providers/the Provider/Private Developers),
- Credit Reference Agencies,
- the Department of Communities and Local Governance,
- the Council of Mortgage Lenders (and their members); and
- other organisations working with the Help to Buy Agent and/or the Agency's in the delivery of the Help to Buy product
- for the purposes of processing this application and statistical surveys and analysis of the Help to Buy Initiative.

☐ I [**MURALI MOHAN BESTA**] agree to the above terms and conditions and declare that all information provided in this form is true and accurate (1st applicant)

Signed B. Murali Moh Dated 04/03/2016

☐ I [**SWETHA RAVINDRA**] agree to the above terms and conditions and declare that all information provided in this form is true and accurate (2nd applicant)

Signed Swetha Ravindra Dated 04/03/2016

PROVIDER - PLEASE ATTACH A COPY OF YOUR RESERVATION FORM AND SEND IT TO bpha Limited WITH THIS PROPERTY INFORMATION FORM.

Equal Opportunities

The Help to Buy Agent operates a policy of equal opportunities in all aspects of its work. No person or group of people applying for housing will be treated less favourably than any other person or group of people because of their sex, age, race, colour, ethnic or national origin. To help the Help to Buy Agent maintain a record, it asks the Applicant to tick the group to which it considers it belong.

How would you, the Applicant, describe your ethnic origin?

WHITE		First App	Joint App	ASIAN OR ASIAN BRITISH		First App	Joint App			First App	Joint App
A1 British	<input type="checkbox"/>	<input type="checkbox"/>		C80 Indian	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		E15 CHINESE	<input type="checkbox"/>	<input type="checkbox"/>	
A2 Irish	<input type="checkbox"/>	<input type="checkbox"/>		C90 Pakistani	<input type="checkbox"/>	<input type="checkbox"/>					
A3 Other	<input type="checkbox"/>	<input type="checkbox"/>		C10 Bangladeshi	<input type="checkbox"/>	<input type="checkbox"/>		E16 OTHER ETHNIC GROUP	<input type="checkbox"/>	<input type="checkbox"/>	
				C11 Other	<input type="checkbox"/>	<input type="checkbox"/>					
								F17 QUESTION REFUSED	<input type="checkbox"/>	<input type="checkbox"/>	
MIXED				BLACK OR BLACK BRITISH							
B4 White & Black Caribbean	<input type="checkbox"/>			D12 Caribbean	<input type="checkbox"/>	<input type="checkbox"/>					
B5 White & Black African	<input type="checkbox"/>			D13 African	<input type="checkbox"/>	<input type="checkbox"/>					
B6 White & Asian	<input type="checkbox"/>			D14 Other	<input type="checkbox"/>	<input type="checkbox"/>					
B7 Other	<input type="checkbox"/>										

Do you or any member of your household consider yourself to be disabled?

Yes ☐ No ☒

If yes, please give details _____

Do you or any member of your family use a wheelchair?

Yes ☐ No ☒

Are you related to a current or former Committee/Board member or officer of a Registered Social Landlord (Housing Association)? Yes ☐ No ☒

If so, please give details _____

Name of member or officer _____ Name of Housing Association _____