nationwide

Interest Only – Sale of main residence customer declaration

Application reference number:															

Note for intermediary – For interest only applications where the repayment plan is the sale of main residence, you must ensure that the applicant(s) read and complete this declaration. Please then upload the completed declaration to the case to satisfy the proof requirement. No other documents should be attached with it.

Please ensure the form includes the application reference number and the box is ticked and dated by the applicant(s). Incomplete forms, or forms including other details/alterations, will not be accepted.

Note for applicant(s) – It's important that you read each of the below points carefully before agreeing to this declaration. If you don't understand any of the points, please discuss these with your Mortgage Broker.

To see how Nationwide uses your information, please visit **nationwide.co.uk/privacy**

By ticking the box below, you confirm that you:

- Understand that all or part of your mortgage is interest only. This means you will have an outstanding mortgage balance which needs to be repaid by the end of your mortgage term.
- Understand that house prices can go down as well as up. If your home is worth less than expected when you come to sell it, you may have less money available than planned after repaying your mortgage.
- Understand that your plan to use the sale of your home to repay the mortgage could affect your future housing choices, meaning you may need to buy a smaller home, move to a different area, rent, or rely on savings to buy your next home.
- Understand that your personal circumstances, housing needs and financial plans may change before your mortgage ends, which could affect your plans for repaying the mortgage.
- Understand that using your home's value to repay your mortgage could reduce the money available for other future needs, such as supporting family members, inheritance planning or meeting later life costs. You may wish to obtain independent financial advice before making this decision.
- Understand that if you do not repay the mortgage balance when it becomes due, Nationwide may take action to recover the debt, which could include repossessing your home.

	Applicant 1	**Applicant 2 (if applicable)**
Please tick to confirm that all applicants agree to the declaration.	☐	☐
Name		
Date		

Your mortgage is secured on your home, which you could lose if you do not keep up your mortgage payments.

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