

Bridging Finance

Individual application form

Is this application a Regulated Mortgage Contract? Yes No

Intermediary details *(customer facing)*

Are you: Directly Authorised Appointed Representative Commercial Broker

Level of advice *(Regulated Mortgage Contracts must always be advised)* Advised Non-advised

Name Your customer reference

Address *(including postcode)*

Email address Telephone number

FCA registration number *(if applicable)*

Confirm your NACFB membership number *(if applicable)*

Please tick to confirm you are part of a: Network Club Packager

Network/Club details

(If you are an AR you must provide details of your network)

Contact name

Company name

Company address *(including postcode)*

Company telephone number *(including STD code)*

FCA registration number

Packager details

Contact name

Company name

Company address *(including postcode)*

Company telephone number *(including STD code)*

FCA registration number

Fees

Does your customer wish to add any of the following fees to the loan? (It is important you specify their choice for each fee)

Telegraphic transfer fee Yes No

Facility fee Yes No

Assessment fee Yes No

Do you intend to pass any of the **procurement fee** to the applicant(s)? Yes No Part

▶ If yes or part, how much? £

Are you charging the applicant(s) an **administration fee**? Yes No

▶ If yes how much? £ When is this payable?

▶ Is this fee refundable? Yes No

▶ If yes how much is refundable? £ When is this refundable?

Are you charging the applicant(s) a **broker fee**? Yes No

▶ If yes how much? £ When is this payable?

▶ Is this fee refundable? Yes No

▶ If yes how much is refundable? £ When is this refundable?

Are you charging the applicant(s) a **packager fee**? Yes No

▶ If yes how much? £ When is this payable?

▶ Is this fee refundable? Yes No

▶ If yes how much is refundable? £ When is this refundable?

Identification

The applicant(s) was interviewed face to face Yes No

We require the applicant(s) to provide evidence of identity at the time of application. We will endeavour to carry out these checks electronically, however if we are unable to do this we will need physical proof of identification. Please refer to our 'Anti money laundering guidelines' (which can be viewed at www.precisemortgages.co.uk/Documentation) for details of documents that we will accept and an explanation of the electronic identification search footprint.

Photocopy documents must be certified with the words 'True copy of the original' and clearly show the certifying person's full name, and the name of the organisation they represent (if any), together with a signature and date. Documents containing a photograph should also be certified with the words 'True likeness'.

Photocopy documents must be sent with the application to Precise Mortgages, PO Box 6037, Wolverhampton, WV1 9QW.

IF FOR ANY REASON WE REQUIRE FURTHER DOCUMENTATION WE WILL LET YOU KNOW.

Broker declaration

By submitting this application form to you, I:

- Confirm that I am acting on behalf of the applicant(s) and have their permission to access their information and to supply it to you with this application, and at any time during the life of the mortgage. I confirm that to the best of my knowledge and belief, the information contained in this application is true.
- Confirm that where the application is a Consumer Buy to Let, I have given adequate explanations in accordance with the requirements of Schedule 2, paragraph 8, of the Mortgage Credit Directive Order 2015.
- Confirm that I have read your 'Anti money laundering guidelines' (available at www.precisemortgages.co.uk/Documentation) and:
 - Original identification documents have been seen by myself;
 - Any associated photographs bore a good likeness to the individual;
 - Copies of the identification documents have been retained on my file.
- Note that you may use information that you may already hold about the Applicant(s) (including guarantor(s)) in assessing this application including details about other properties which are mortgaged to you where they are the borrower or guarantor. I am aware, have made the applicant(s) aware and they agree that as part of this application you may provide to me, on their behalf, details of those properties to confirm that the information you hold about those is complete and accurate.
- Confirm that, if I send this form to you by email or have requested that you provide me with information by email I have made the applicant(s) aware of this, that email is not a secure medium and the content may be intercepted before it reaches the intended recipient.
- Agree to your Short Term Lending Terms of Business (2016 Edition) on my and the firm's behalf (the terms of business can be accessed from pdf.precisemortgages.co.uk/01542_scl_terms_of_business.pdf).

Credit Decisions and Fraud Prevention Agencies

Note that:

- The personal information you collect from me will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify the identity of the applicant and any guarantor (applicant). If fraud is detected, I or the applicant(s) could be refused certain services, finance or employment. Further details of how my and their information will be used by you and these fraud prevention agencies, and my and their data protection rights, can be found by contacting the Data Protection Officer at Precise Mortgages.
- You will also supply the applicant's personal information to credit reference agencies (CRAs) in order to process their application and they will give you information about the applicant(s), such as about their financial history. You do this to assess creditworthiness and product suitability, check their identity, manage their account, trace and recover debts and prevent criminal activity.
- You will also continue to exchange information about the applicant(s) with CRAs on an ongoing basis, including about their settled accounts and any debts not fully repaid on time. CRAs will share their information with other organisations. Their data will also be linked to the data of their spouse, any joint applicants or other financial associates.
- The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at www.equifax.co.uk/crain, www.experian.co.uk/crain or www.callcredit.co.uk/crain.
- The details entered must be accurate and true to the best of my knowledge. If you suspect my or the applicant's involvement in fraudulent activity you will take appropriate action against me and/or the applicant(s).

Privacy Notice - Customer

- Note that how you, credit reference and fraud prevention agencies use customer information, is set out in more detail in your [Summary Privacy Notice](#). You are providing this to me as the applicant(s) representative and in order to allow you to lawfully progress their application, you require confirmation that I, as the applicant(s) representative, have provided a copy of the [Summary Privacy Notice](#) to each of the applicants, before you can lawfully proceed with their application.
- Confirm that I have provided each applicant with a copy of the [Summary Privacy Notice](#).

Privacy Notice - Intermediary

Note that:

- More information about how you and fraud prevention agencies use information you hold about mortgage intermediaries is contained in your Intermediary [Privacy Notice](#).
- You may contact me about products and services offered by Precise Mortgages by post, electronic mail, telephone, SMS text messaging and any other online or interactive media. If you do not wish to receive these then please send an email to marketing@precisemortgages.co.uk with the subject line of 'Unsubscribe' from the above email address.

Broker signature

Print name

Date

Applicant details

Please provide details of other gross income that has not been declared in the employed and self-employed sections (e.g. pensions and investments) on the 'Additional information' section at the end of this form.

Personal details - applicant 1

Title (Mr/Mrs/Miss/Ms/Dr/Other)

If specified 'Other' please state

First name

Middle name(s)

Surname

Have you been known by any other name(s) in last 3 years? (maiden/alias) Yes No

▶ If yes, previous first name(s)

▶ If yes, previous surname

Date of birth

Marital status

Home telephone (including STD code)

Work telephone (including STD code)

Mobile telephone 1

Mobile telephone 2

Email address

Nationality

Current resident in the UK? Yes No

▶ Length of residency in UK (applies to all applicants)

Years Months

National Insurance Number

Personal details - applicant 2

Title (Mr/Mrs/Miss/Ms/Dr/Other)

If specified 'Other' please state

First name

Middle name(s)

Surname

Have you been known by any other name(s) in last 3 years? (maiden/alias) Yes No

▶ If yes, previous first name(s)

▶ If yes, previous surname

Date of birth

Marital status

Home telephone (including STD code)

Work telephone (including STD code)

Mobile telephone 1

Mobile telephone 2

Email address

Nationality

Current resident in the UK? Yes No

▶ Length of residency in UK (applies to all applicants)

Years Months

National Insurance Number

Current address - applicant 1

Address (including postcode)

Residential status

▶ Time at address (applies to all applicants)

Years Months

Current address - applicant 2

Address (including postcode)

Residential status

▶ Time at address (applies to all applicants)

Years Months

Please provide details of any other previous addresses that the applicants have had in the last 3 years in the 'Additional information' section, which can be found at the end of this form.

Income and employment

It is important that you complete all relevant sections for each applicant to provide full details of their income (e.g. where one applicant is both employed and self-employed, each individual section must be completed). We require a minimum of 12 months employment history (employed) or 36 months (self-employed). Please provide details of previous employment in the 'Additional information' section at the end of this form.

Employed

Current employment - applicant 1

Employment type (e.g. permanent, temporary, contract, not working, student)

Company name

Address (including postcode)

Work telephone (including STD code)

Job title

▶ Time with current employment/contract

Years Months

Gross basic salary from employment per annum £

Gross overtime, bonus etc per annum £

Current employment - applicant 2

Employment type (e.g. permanent, temporary, contract, not working, student)

Company name

Address (including postcode)

Work telephone (including STD code)

Job title

▶ Time with current employment/contract

Years Months

Gross basic salary from employment per annum £

Gross overtime, bonus etc per annum £

Self-employed

Self-employed or company directors with more than 25% shareholding.

Self-employed - applicant 1

Company name

Nature of business

Self-employment type

Sole trader Partner Director

Address (including postcode)

Work telephone (including STD code)

Mobile telephone

Date started

Last 2 years' net profit £ Year

£ Year

% share of business

Any other annual income? Yes No

Self-employed - applicant 2

Company name

Nature of business

Self-employment type

Sole trader Partner Director

Address (including postcode)

Work telephone (including STD code)

Mobile telephone

Date started

Last 2 years' net profit £ Year

£ Year

% share of business

Any other annual income? Yes No

Accountant details - applicant 1

Firm name

Firm address (including postcode)

Telephone (including STD code)

I confirm that the Accountant has one of the qualifications detailed in the criteria guide available at www.precisemortgages.co.uk/Bridging

Accountant details - applicant 2

Firm name

Firm address (including postcode)

Telephone (including STD code)

I confirm that the Accountant has one of the qualifications detailed in the criteria guide available at www.precisemortgages.co.uk/Bridging

Gross other income

Please provide details of other gross income that has not been declared in the employed and self-employed sections (e.g. pensions and investments) on the 'Additional information' section at the end of this form.

Current residential mortgage details

If you have had more than one mortgage in the past 12 months, please provide details in the 'Additional information' section found at the end of this form.

Applicant 1

Have you held a mortgage in the last 6 months? Yes No

Is the mortgage to be repaid? Yes No

Total amount of all other continuing non buy to let/non self funding mortgages

Lender name

Current mortgage account number

Lender address (including postcode)

Telephone number (including STD code)

Fax number (including STD code)

Applicant 2

Have you held a mortgage in the last 6 months? Yes No

Is the mortgage to be repaid? Yes No

Total amount of all other continuing non buy to let/non self funding mortgages

Lender name

Current mortgage account number

Lender address (including postcode)

Telephone number (including STD code)

Fax number (including STD code)

Other loans/credit facilities - applicant 1

For joint commitments, state 50% for each individual.

Total balance of credit outstanding after completion

Total ongoing monthly unsecured credit commitments

Total ongoing monthly secured commitments (excluding mortgage)

Ongoing monthly maintenance, alimony or CSA payments

Number of dependents under the age of 18

Number of dependents over the age of 18

Are you aware of any changes to your income or expenditure that would affect your ability to repay the mortgage?

Yes No

If yes please give details

Other loans/credit facilities - applicant 2

For joint commitments, state 50% for each individual.

Total balance of credit outstanding after completion

Total ongoing monthly unsecured credit commitments

Total ongoing monthly secured commitments (excluding mortgage)

Ongoing monthly maintenance, alimony or CSA payments

Number of dependents under the age of 18

Number of dependents over the age of 18

Are you aware of any changes to your income or expenditure that would affect your ability to repay the mortgage?

Yes No

If yes please give details

Credit history - applicant 1

Have you ever been bankrupt/sequestered? Yes No

▶ If yes, has it been discharged or cleared? Yes No

▶ Date of discharge

Have you ever entered into an IVA or made arrangements with creditors? Yes No

▶ If yes, has this been satisfied? Yes No

▶ Date of satisfaction

Any defaults registered in last 36 months Yes No

▶ If yes, date of most recent default

▶ Total amount of defaults registered in last 36 months

£

▶ Number of defaults registered in last 36 months

Property repossessed in last 6 years Yes No

▶ If yes, please state the date of repossession

Any CCJs registered in last 36 months Yes No

▶ Date of most recent CCJ

▶ Total amount of CCJs registered in last 36 months

£

▶ Number of CCJs registered in last 36 months

Any missed mortgage or secured loan payments in the last 36 months? Yes No

▶ If yes, number in last 12 months

▶ Number in last 36 months

The highest number of missed payments on any mortgage or property rental in the last 12 months

Number of missed monthly payments on any unsecured credit in the last 12 months

Have you ever been convicted of theft, fraud or dishonesty? Yes No

▶ If yes, please state the date of conviction

▶ Nature of conviction

▶ Length of sentence (including suspended)

Credit history - applicant 1

Have you ever been bankrupt/sequestered? Yes No

▶ If yes, has it been discharged or cleared? Yes No

▶ Date of discharge

Have you ever entered into an IVA or made arrangements with creditors? Yes No

▶ If yes, has this been satisfied? Yes No

▶ Date of satisfaction

Any defaults registered in last 36 months Yes No

▶ If yes, date of most recent default

▶ Total amount of defaults registered in last 36 months

£

▶ Number of defaults registered in last 36 months

Property repossessed in last 6 years Yes No

▶ If yes, please state the date of repossession

Any CCJs registered in last 36 months Yes No

▶ Date of most recent CCJ

▶ Total amount of CCJs registered in last 36 months

£

▶ Number of CCJs registered in last 36 months

Any missed mortgage or secured loan payments in the last 36 months? Yes No

▶ If yes, number in last 12 months

▶ Number in last 36 months

The highest number of missed payments on any mortgage or property rental in the last 12 months

Number of missed monthly payments on any unsecured credit in the last 12 months

Have you ever been convicted of theft, fraud or dishonesty? Yes No

▶ If yes, please state the date of conviction

▶ Nature of conviction

▶ Length of sentence (including suspended)

Product & loan detailsPlease confirm if this is a 0% facility fee product Yes NoProduct applied for: Fixed rate of % per month.Loan Type Purchase RefinanceType of Security 1st Charge 2nd Charge If second charge, please provide the first charge balance £Scheme Standard Light HeavyIf light or heavy refurbishment, please provide the Gross Development Value £

Reason for loan

Repayment type (*Regulated Mortgage Contracts must be retained interest*) Monthly Payments Retained InterestTotal advance required (*exclusive of fees/retained interest payments*) £Term in months (*12 months max for Regulated Mortgage Contracts*) Months**Refinance details**Is there a current mortgage on the property? Yes NoLender Date of purchase DD/MM/YYYYTotal amount of mortgage being replaced £If refinance, what is the purpose of loan? Amount of debt being repaid from this loan (*other than an existing mortgage secured on the property*) £Purpose of any capital raising

Property details

Property address (including postcode)

Type (e.g. house, terraced house etc)

Property's use

Number of storeys (flats only) Floor number (flats only) No. of bedrooms

Remaining term of lease (where applicable)

Tenure

Construction type

Please see our [online criteria guide](#) for a full list of unacceptable property types.

Year built/converted

Is the property ex-local authority? Yes No

▶ If yes, is the property subject to pre-emption? Yes No

Is the property in the course of construction? Yes No

Is planning permission required and obtained? Yes No

Is the property in a finished condition (i.e. ready to sell or rent)? Yes No

▶ If no, please complete a 'Schedule of Works' form which can be found at www.precisemortgages.co.uk/Documentation.

Number of properties to be secured in this advance

If more than one property is to be secured in this advance, please complete the Additional Security section on the following page.

Expected completion date (earliest date)

Is the property being purchased from a business in which the applicant or any director has an element of ownership or interest? Yes No

Is this a private sale? Yes No

Is the applicant or any director related to the vendor? Yes No

Source of deposit

Purchase price (individual property) £

Open market value (individual property) £

If purchase price is less than open market value, please explain the reason for this:

Additional securityWill any additional security be available? Yes No

Security address	OMV	Outstanding first charge balance (if applicable)	Property Use (BTL, main residential, Multi-Unit, HMO, Holiday Let)
	£	£	
	£	£	
	£	£	

Contact details for payment of valuation feeContact name Contact telephone number(s) (including STD code) **Access details**Contact name / company Contact telephone number (including STD code)

Buy to let and other loans for business purposes

If the loan is an unregulated buy to let or an other loan for business purposes, our offer, (which if your application is to proceed you will be required to agree to) will include a declaration that:

- the mortgage is wholly or predominantly for the purpose of a business carried on or intended to be carried on by me/us;
- I/we will not benefit from the protection and remedies that would be available to you under the Mortgage Credit Directive Order 2015 (the Order) or the Financial Services and Markets Act 2000 (the Act);
- I/we are aware that if you are in any doubt as to the consequences of the agreement not being regulated by the Order or Act, then you should seek independent legal advice.

Regulation type

Is, or will, the property be let?

Yes No N/A

Does any applicant or an "immediate family member" live in or intend to live in the property?

Yes No N/A

Is the loan wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by all of the applicants?

Yes No N/A

Has any applicant or "immediate family member" ever lived in the property or did any applicant inherit it?

Yes No N/A

Do any of the applicants currently own buy to lets other than the property or any additional security?

Yes No N/A

If yes, total number of Buy to Let mortgaged properties owned by the applicants (excluding properties on any new Precise Mortgages applications)

If there is an additional security, do any applicants or an "immediate family member" live in or intend to live in the additional security?

Yes No N/A

If there is an additional security, has any applicant or an "immediate family member" ever lived in the additional security or did any applicant inherit it?

Yes No N/A

Is, or will any additional security be let?

Yes No N/A

Exit strategy - please tick all that apply

- Sale

 Refinance

 Maturity of endowment plan
 Maturity of pension plan

 Maturity of savings plan

 Other

Please provide full details (continue on the 'Additional information' section if required).

Conveyancer panel

Please confirm the jurisdiction for this application. England and Wales Scotland

What option for legal representation has your customer chosen?

(Further details of our conveyancing options can be viewed here: www.precisemortgages.co.uk/Bridging/Conveyancer)

You, the borrower, are responsible for paying all the conveyancers' fees, costs and disbursements including the fees of the conveyancer acting for us in connection with the bridging finance.

The conveyancing fees quoted in any illustration are estimates only for the conveyancing work (excluding disbursements). The total cost of the conveyancing work may be higher and you should obtain a detailed quotation from both the conveyancer acting for you, and any conveyancer acting for us if we instruct a different firm to act for us.

Type of conveyancing:

- 1. Joint Representation – Preferred Panel (Please go to question A)**
 Where our conveyancer acts for both
- 2. Separate Representation (Please go to question B)**
 Where our conveyancer acts for us and only us and you have your own conveyancer

A. If your customer has chosen Joint Representation with a member of our Preferred Bridging Finance Conveyancer Panel, please indicate which firm they have chosen by ticking the relevant box below.

England and Wales

<input type="checkbox"/>	Goldsmith Williams-Gwlegal	0345 3733737	gw.legal	4th Floor, 20 Chapel Street, Liverpool, L3 9GW
<input type="checkbox"/>	Gordons Property Lawyers	01628 308380	www.gplawyers.co.uk	SC House, Vanwall Road, Maidenhead, Berkshire, SL6 4UB
<input type="checkbox"/>	JMW	03458 726666	www.jmw.co.uk	1 Byrom Place, Manchester, M3 3HG
<input type="checkbox"/>	Lightfoots	01844 212305	www.lightfoots.co.uk	1-3 High Street, Thame, OX9 2BX
<input type="checkbox"/>	Ratio Law	01614 649540	www.ratiolaw.co.uk	Hanover House, 30-32 Charlotte Street, Manchester, M1 4FD

Scotland

<input type="checkbox"/>	Aberdein Considine	0333 0066113	www.acandco.com	7 - 9 Bon Accord Crescent, Aberdeen, AB11 6DN
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B. If your customer has chosen Separate Representation please complete the information below.

Please confirm the details of the conveyancer that your customer has chosen to represent them.

Name of firm

Name of acting conveyancer

Address (including postcode)

Please confirm the member of our Preferred Bridging Finance Conveyancer Panel that your customer has chosen to represent Precise Mortgages by ticking the relevant box below.

England and Wales

<input type="checkbox"/>	Blacks Solicitors LLP	01132 070000	www.lawblacks.com	City Point, 29 King Street, Leeds, LS1 2HL
<input type="checkbox"/>	Fieldfisher	01618 358010	www.fieldfisher.com	5th Floor Free Trade Exchange, 37 Peter Street, Manchester, M2 5GB
<input type="checkbox"/>	Goldsmith Williams-Gwlegal	0345 3733737	gw.legal	4th Floor, 20 Chapel Street, Liverpool, L3 9GW
<input type="checkbox"/>	Gordons Property Lawyers	01628 308380	www.gplawyers.co.uk	SC House, Vanwall Road, Maidenhead, Berkshire, SL6 4UB
<input type="checkbox"/>	JMW	03458 726666	www.jmw.co.uk	1 Byrom Place, Manchester, M3 3HG
<input type="checkbox"/>	Lightfoots	01844 212305	www.lightfoots.co.uk	1-3 High Street, Thame, OX9 2BX
<input type="checkbox"/>	Ratio Law	01614 649540	www.ratiolaw.co.uk	Hanover House, 30-32 Charlotte Street, Manchester, M1 4FD

Scotland

<input type="checkbox"/>	Aberdein Considine	0333 0066113	www.acandco.com	7 - 9 Bon Accord Crescent, Aberdeen, AB11 6DN
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Standard Declaration

Credit Reference Agencies and Fraud Prevention Agencies

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

We will also supply your personal information to credit reference agencies (CRAs) in order to process your application and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at www.equifax.co.uk/crain, www.experian.co.uk/crain or www.callcredit.co.uk/crain

Privacy Notice

Our [Summary Privacy Notice](#) contains information on how we, credit reference agencies and fraud prevention agencies use your personal data and on your data protection rights. This has been provided to your mortgage/credit intermediary on your behalf, they should have provided this to you but if they have not please contact us and we will send you a copy.

Interpretation

In this Standard Declaration the words "You", "Charter Court Group" and "We" have the meanings given to them in the Privacy Notice. The meaning of 'You' includes any directors or shareholders of an applicant which is a Limited company and any guarantors.

In addition the words in bold text have the following meanings :

"Applicant" means You and if there is more than one of You, references to "You" and "Applicant" are to each or any of You individually, as well as to each and every one or more of You together jointly.

"Application" means Your request for a Decision in Principle and/or Application for the Loan including the Standard Declaration, the Application Form and any accompanying or supporting documentation that You provide now or in the future or any information We hold about You and We provide to You or Your mortgage intermediary in connection with the Application to confirm its completeness and/or accuracy.

"Loan" means any Loan We may provide to You.

"Property" means the property or properties which are or are intended to be security for the Loan.

Important – please read

When You sign this declaration, You certify that the statements and particulars given below and all the information given in your Application are true and complete. We will rely on these statements, particulars and that information when making any Mortgage Offer.

General

You confirm and agree that:

- 1) You are aged 18 (or in the case of a second charge loan, 25) or over.
- 2) For limited companies:
 - (a) each of the signatories below who is a director is duly authorised to make this Application on the limited company's behalf and has completed or fully read the contents of the Application, and
 - (b) You have the power to borrow the money applied for and to mortgage the Property.
- 3) The information You give in the Application, whether completed personally by You or not, is true and accurate in all respects. If any such information is incorrect, You will make good any loss We may suffer by acting in reliance on that information.
- 4) Your income is as stated in the Application and is sufficient to support the payments required to sustain the Loan requested.
- 5) You are aware of the monthly payments for the Loan and that You can afford these.
- 6) You will supply any additional information that We may require in order to proceed with the Application.

- 7) You have the agreement of any joint Applicant or third party to disclose and use their information for the purposes of this Application.
- 8) You authorise your mortgage/credit intermediary and your first charge lender to disclose to Us information about You and this Application both before and after completion of the Loan.
- 9) You do not have any other outstanding credit facilities which are not disclosed with this Application.
- 10) You have never been adjudged bankrupt or insolvent or been sequestrated or entered into any arrangements with creditors or had civil or criminal proceedings of any kind issued against You other than as specified in this Application. If proceedings have been, or are being, issued, You will supply full details to Us.
- 11) You have read and considered the Illustration about the particular product You have chosen, and/or have been advised to apply for by your mortgage/credit intermediary or other adviser. We are not responsible for any advice given or recommendation made by an intermediary or other adviser about the product You have chosen.
- 12) You will notify Us promptly of any changes which have, or are likely to have, an effect on the continuing accuracy of the particulars in this Application and which may affect Our willingness to provide the Loan.
- 13) The information in this Application and Standard Declaration may be relied on by Us and any other person or body in whom the benefit of all or any of the Loan, mortgage, or security is from time to time vested.
- 14) Any solicitor acting for You may disclose to Us any information or documentation that We ask for about the transaction or the Property which is the subject of this Application and You waive any duty of confidentiality or privilege which may otherwise exist in relation to this Loan transaction.
- 15) From time to time We may mortgage, sell, transfer, assign, charge or otherwise dispose of, in whole or in part, any Loan, mortgage, or other related security to any person or organisation (a "Disposal") You agree to each such Disposal that We may make and You agree that We may do this without giving notice to You. You agree that a Disposal for this purpose typically involves Us transferring all or some of the rights that We have under the Loan, or the related security to another person or organisation.
- 16) If You provide a personal guarantee, You agree to guarantee the Loan applied for in the terms of our standard Deed of Guarantee.
- 17) We are entitled to withdraw before completion any Mortgage Offer should You (or anyone else) falsify any information supplied in this Application or for any other reason set out in the Mortgage Offer or our General Mortgage Conditions. If We withdraw an offer, We can do this immediately and without telling You, but We will notify You about the withdrawal of Our Mortgage Offer if We reasonably can.
- 18) It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a Loan.
- 19) If You make a false declaration, You may face criminal prosecution and/or civil action for recovery of any losses incurred by us.
- 20) If the Loan is not for your benefit, You must take independent legal advice and will do so if asked to, and before You enter into any Deed of Guarantee.
- 21) We may decline to make You a Mortgage Offer.
- 22) Our Loans are subject to valuation and status.
- 23) If two or more of You are making this Application, each of You is individually and jointly responsible for all obligations in relation to the Loan.
- 24) We will require You to confirm your income and We may request this information from You.
- 25) We accept no responsibility for any representations made by any employee, agent or any other person unless these are incorporated in the Mortgage Offer or are subsequently confirmed by Us in writing.
- 26) If You agree to guarantee the Loan, You are aware that by giving a guarantee, You will be held liable to Us instead of, or as well as, the borrower or customer to the extent of the guaranteed amount. The extent of the guarantee will include all costs and interest outstanding on the Loan at any time as well as the loan amount.
- 27) You agree that if the Property is sold leaving a balance outstanding on the Loan, You will be liable for the difference between the sale price of the Property and the amount outstanding or to the extent of your guarantee.
- 28) It is your responsibility to ensure that You have suitable means of repayment in place to repay the Loan in the event of Your death or at the end of the term of the Loan.

Valuation

We will obtain a valuation of the Property offered as security for our purposes. We will obtain a valuation only to enable Us to assess the amount of the Loan, if any, which We are prepared to make on the Property and that valuation does not give You any rights against Us or any other person. We will choose a valuer from Our panel of valuers and will obtain a valuation report from the valuer for Our purposes. It is Your responsibility to obtain an independent valuation or advice before You proceed to completion of the Loan or the purchase of the Property. We give no warranty, representation or assurance that the statements, conclusions and opinions, expressed or implied, in any valuation report You obtain are accurate, valid or complete or that the Property is free from defects or worth at least the amount of the Loan or that (where relevant) the purchase price is reasonable.

Any valuation and assessment fee payable by You covers Our costs for assessing the Application and value of the Property. If We accept this fee, We are not obliged to offer or make a Loan to You.

Insurance

As a condition of your Loan, You must have adequate buildings insurance for the Property in place at exchange of contracts or conclusion of missives (for house purchases) and completion (for remortgages or secured loans) and ensure that it continues at all times to be insured.

You are not required as a condition of your Loan to have any other insurance but You might like to consider taking out insurance to cover other circumstances that might arise, such as death, accident, illness or unemployment. Your payments will not be protected in the event of death, accident, sickness, unemployment or other similar circumstance unless You arrange Your own insurance for this.

Your Loan Payments

By signing this Declaration, You agree that:

- 1) You will repay the Loan in accordance with the conditions specified in your Mortgage Offer and General Mortgage Conditions.
- 2) We may add to your first monthly payment, interest from the date of completion of your Loan to the end of that month unless Your Mortgage Offer states otherwise (not applicable where the Loan is secured by a second charge).
- 3) We may take other payments by Direct Debit with Your agreement which may be given by telephone or in writing.

Keeping you Informed

We may contact you about products or services offered by Charter Court Financial Services Limited by post, electronic mail, telephone, SMS text messaging and any other online or interactive media.

If You would not like Us to contact You about other products and services by the means outlined above You should tick here.

Costs and Fees

The only fees You must pay us for this Application should be set out in the Illustration that you have received and will be detailed in any Mortgage Offer we provide to you. The Illustration and offer will state when they are payable, whether or not they are refundable and whether you have chosen to add them to the Mortgage.

Any other fees that You pay to any third party are paid not as a condition of submitting this Application or as a condition of obtaining the Mortgage Offer (if made).

If you have chosen to add a fee to your mortgage then you can change your mind and pay them to us upfront -- just let us or your Mortgage Intermediary know.

Applicant 1

Print Name

Signature

Date

Applicant 2

Print Name

Signature

Date

First charge consent authorisation

Mortgage account number

Name of account

I/We authorise to supply to Precise Mortgages any information relating to my/our mortgage with you, in connection with my/our application and at any time during the life of the mortgage.

Signature

Date

Signature

Date

We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.

Additional information

Broker name

Applicant(s) name

If you need to enter any additional information to support this case please enter it here.

Additional details - please specify which section these details refer to