

Refurbishment buy to let

Personal ownership DIP/application form

Intermediary details					
Are you Directly authorised Appointed	ed representative Commercial broker				
Contact name					
Your customer reference					
Company name					
Address (including postcode)					
Email address					
Telephone number	Telephone number Fax number				
FCA registration number (if applicable)					
Confirm your NACFB membership number (if applicable)					
If you're submitting via a club, network or packager, please complete the relevant sections below.					
Network/club details (If you're an appointed representative Packager details					
please provide details of your network)					
Contact name	Contact name				
Company name	Company name				
Company address (including postcode)	Company address (including postcode)				
Company telephone	Company telephone				
FCA registration number	FCA registration number				



Bridging refurbishment loan fees
Please indicate at which application stage a fee will be payable or refundable, the stages are as follows: up front, on application, offer or completion.
Level of advice Advised Non-advised
If the application is for a consumer buy to let, you must be registered with the FCA with the following permissions: • acting as a consumer buy to let arranger (all sales); and • acting as a consumer buy to let adviser (advised sales only). This will be checked during underwriting and if you don't have the relevant permissions, we'll be unable to proceed with the application.
Does your customer wish to add any of the following fees to the loan? Telegraphic transfer fee Facility fee Assessment fee
Do you intend to pass any of the procuration fee to the applicant(s)?
▶ 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?
Are you charging the applicant(s) a broker fee ? Yes No
▶ If yes, how much?
▶ 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?
Buy to let fees
Level of advice Advised Non-advised
Does your customer wish to add any of the following fees to the loan? Telegraphic transfer fee Product fee
Do you intend to pass any of the procuration fee to the applicant(s)?
▶ 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?
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?
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?



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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'll aim to carry out these checks electronically however, if we're unable to do this, we'll 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'll 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'LL LET YOU KNOW.

This declaration is given in respect of the application for both the bridging loan and the long-term buy to let loan. By submitting this application form to you, I:

- Confirm that I'm 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 all applicants, the security property and the loan details conform to Precise Mortgages' lending guidelines.
- Confirm that I've advised the applicant(s) that you'll require the information set out in your criteria guide(s) in the timescales specified, that they need to provide you with correct and complete information, and that you'll not be able to proceed with the mortgage application if they don't, and as a result, you're unable to assess affordability.
- · Confirm that I've 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; and
 - 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 that are mortgaged to you where they're the borrower or guarantor. I'm 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've made the applicant(s) aware 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) and intermediary website terms on my and the firm's behalf. The terms of business can be accessed from https://s3-eu-west-1.amazonaws.com/pdf.precisemortgages.co.uk/01542_scl_terms_of_business.pdf and https://s3-eu-west-1.amazonaws.com/pdf.precisemortgages.co.uk/01542_scl_terms_of_business.pdf and https://www.precisemortgages.co.uk/TC.

Credit decisions and fraud prevention agencies

Note that:

- The personal information you collect from me will be shared with fraud prevention agencies, who'll 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'll also supply the applicant's personal information to credit reference agencies (CRAs) in order to process their application and they'll 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'll 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.ex
- 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'll take appropriate action against me and/or the applicant(s).

Page 4 of 21



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're 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've 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 <u>Privacy Notice</u>.
- You may contact me about products and services offered by Precise Mortgages by post, email, telephone, SMS text messaging and any other online or interactive media. If you don't wish to receive these then please send an email to marketing@precisemortgages.co.uk with the subject line of 'Unsubscribe'.

Marketing

Confirm I have advised the applicant(s) that you may contact the applicant(s) and any guarantor(s) about products or services offered by Charter Court Financial Services Limited by post, email, telephone, SMS text messaging and any other online or interactive media.		
If the Applicant(s) have confirmed that they don't want Charter Court services by the means outlined above please tick this box.	Financial Services Limited to contact them about other products and	
Broker signature	Print name .	
	Date.	



Loan details				
Will the property be let?		Yes No		
Will rental income be paid in pounds sterling?		Yes No		
Are the assets from which the mortgage will be paid held	in pounds sterling?	Yes No		
Is the loan wholly or predominantly for the purposes of a to be carried on, by all of the applicants?	business carried on, or intended	Yes No		
Do any of the applicants or an immediate family member	live in or intend to live in the property?	Yes No		
Have any of the applicants or an immediate family memb	er ever lived in the property?	Yes No		
Did any of the applicants or an immediate family member	inherit the property?	Yes No		
Do any of the applicants currently own buy to lets other t	han the property?	Yes No		
If yes, total number of other buy to let mortgaged proper (excluding properties on any new Precise Mortgages appl				
If the loan is an unregulated buy to let loan for business p agree to) will include a declaration by the applicant that: This Agreement is entered into by you wholly or predom not then you must let us know immediately and not pro	ninately for the purpose of a business carried ceed with the loan.	on or intended to be carried on by you. If it's		
 You understand that you'll not have the benefit of the pr Order (the Order) if the Agreement were a consumer bu 		le to you under the Mortgage Credit Directive		
You're aware that if you are in any doubt as to the consequences of the agreement not being regulated by the Order, then you should seek independent legal advice.				
Bridging refurbishment loan details				
Reason for loan				
Repayment type Serviced interest (month)	y payments) Retained interest (no m	nonthly payments)		
Loan type Purchase	Refinance			
If refinance, please provide original purchase date	DD/MM/YYYY			
Total purchase price/estimated value				
Total open market value				
If purchase price is less than the open market value, please provide further explanation here				
Total advance required (exclusive of fees/retained interest payments)	<u></u>			
Term in months				
Summary of proposed improvements. Please provide a dewhich can be found at www.precisemortgages.co.uk/doc				
miles can be round at <u>*******precisemon gages.co.un/doc</u>	and include with this application	•		



Bridging refurbishment loan det	tails continued		
Product applied for		Fixed rate of % per month	
Expected completion date (earliest date)		DD/MM/YYYY	
Is the property being purchased from a busin or any director has an element of ownership		Yes No	
Is this a private sale?		Yes No	
Is the applicant or any director related to the	e vendor?	Yes No	
Source of deposit			
Is there a current mortgage on the property?	?	Yes No	
If yes:			
Lender			
Total 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 or	n the property)	£	
Capital raising details Does the applicant require any capital raising	g over and above the current	mortgage balance? Yes	No
Please provide us with a breakdown of the p	urpose of the capital raising.		
Reason			Amount
NG43011			
			<u>E</u>
			<u>f</u>
			£
			£
Buy to let loan details			
Post works estimated value	£		
Loan amount	£	Term	
Expected monthly rental income	£		
Applicant 1 percentage share of rental	%	Applicant 2 percentage share of rental	%
Repayment type	Capital and interest	Interest only	
Repayment vehicle	Savings		cocks and Shares ISA
	Unit trust/OEICs	☐ Endowment ☐ U	K stocks and shares
	Pension	Premium bond Sa	ale of second home
	If the repayment vehicle is additional information pa	is anything other than sale of property, pleas ige.	e add details on the
Buy to let product code		Term 2 year 5 year	



Capital raising details		
Does the applicant require any capital raising c	ver and above the current mortgage balance?	No
Please provide us with a breakdown of the pur	oose of the capital raising.	
Reason		Amount
		£
		£
		£
		£
Property details		
Type of loan	Buy to let HMO Multi-unit	
Address (including postcode)		
Where is the property?	England/Wales Scotland	
Type (e.g. house, terraced house etc.)		
Number of bedrooms		
Number of storeys (flats only)	Floor number (flats only)	
If studio flat, please provide floor area	m²	
If multi-unit, how many units?		
Tenure		
Remaining term of lease (where applicable)		
Construction type		
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 'Schedule of works' form which can be found at www.precisemortgages.co.uk/documentation and include with this application.



Property valuation	
Contact for payment of valuation fee	
Contact name	
Telephone number	Mobile number
Contact for access	
Contact name	
Contact type Applicant Selling agent Vendor	Builder Other
Telephone number	Mobile number
Additional information for valuation access (i.e. contact times/days)	
Developed details applicant 4	Developed details applicant 2
Personal details - applicant 1	Personal details - applicant 2
Title (Mr/Mrs/Miss/Ms/Dr/Other)	Title (Mr/Mrs/Miss/Ms/Dr/Other)
If 'Other', please state	If 'Other', please state
First name	First name
Middle name(s)	Middle name(s)
Surname	Surname
Have you been known by any other name(s) in last three years? <i>(maiden/alias)</i> Yes No	Have you been known by any other name(s) in last three years? (maiden/alias) Yes No
▶ If yes, previous first name(s)	▶ If yes, previous first name(s)
▶ If yes, previous surname	▶ If yes, previous surname
Date of birth DD/MM/YYYY Marital status	Date of birth DD/MM/YYYY Marital status
Expected retirement age	Expected retirement age
Home telephone	Home telephone
Work telephone	Work telephone
Mobile telephone	Mobile telephone
Email address	Email address
Number of child dependants (under 18)	Number of child dependants (under 18)
Number of adult dependants (18 and over)	Number of adult dependants (18 and over)
Nationality	Nationality
Currently resident in the UK? Yes No	Currently resident in the UK? Yes No
Right to reside in the UK? Yes No	Right to reside in the UK? Yes No
► Length of residency in UK (applies to all applicants/guarantors)	► Length of residency in UK (applies to all applicants/guarantors)
Years Months Months	Years Months Months
Since birth	Since birth
National Insurance number	National Insurance number



Please provide details of any other previous addresses that the applicant has had in the last three years on the additional information page at the end of this form.

Current address - applicant 1	Current address - applicant 2
Address (including postcode)	Address (including postcode)
Residential status Owner with a mortgage Owner without a mortgage Local authority renting/housing association Privately renting Living with family/friends Tied accommodation	Residential status Owner with a mortgage Owner without a mortgage Local authority renting/housing association Privately renting Living with family/friends Tied accommodation
Time at address	Time at address DD/MM/YYYY
If the applicant is a tenant:	If the applicant is a tenant:
Landlord's name	Landlord's name
Landlord's address (including postcode)	Landlord's address (including postcode)
Current residential mortgage details - applicant 1	Current residential mortgage details - applicant 2
If the applicant has had more than one mortgage in the past 12 months please	provide details on the additional information page at the end of this form.
Has the applicant ever held a mortgage or owned a property? Yes No	Has the applicant ever held a mortgage or owned a property? Yes No
If yes, lender name	If yes, lender name
Employment status - applicant 1	Employment status - applicant 2
 It's important that you complete all relevant sections for each applicant to employed and self-employed, each individual section must be completed If the applicant is employed with a shareholding of 25% or more, please of the interval of the in	omplete the self-employed section. onths, please provide the start and end dates, along with their
Employed Self-employed - sole trader Self-employed - partnership Fixed term contract Retired Not working If applicant is employed on a fixed term contract, is there more than six months left to run on the current contract?	Employed Self-employed - sole trader Self-employed - partnership Fixed term contract Not working If applicant is employed on a fixed term contract, is there more than six months left to run on the current contract?
Yes No	Yes No



Current employment details - applicant 1	Current employment details - applicant 2
25% or more shareholder? Yes No	25% or more shareholder? Yes No
Occupation	Occupation
Start date DD/MM/YYYY	Start date DD/MM/YYYY
Basic salary £	Basic salary £
Overtime £	Overtime £
Commission £	Commission £
Bonus £	Bonus £
Allowance £	Allowance £
Job title	Job title
Nature of business	Nature of business
Employee number	Employee number
Is this position permanent? Yes No	Is this position permanent? Yes No
Company name	Company name
Address (including postcode)	Address (including postcode)
Employer telephone number	Employer telephone number
Is the applicant employed on a zero hours contract? Yes No	Is the applicant employed on a zero hours contract? Yes No
If yes:	If yes:
► Gross income from the last three months £	► Gross income from the last three months £
▶ Gross income from the last six months	▶ Gross income from the last six months £

Calculating zero hours income:

- Add together the gross basic income from the last three and the last six months payslips. These figures should be entered in the relevant fields above.
- If the applicant is paid weekly we'll require the total of the last 13 weeks gross basic income and the last 26 weeks to be entered in the fields above.



Self-employed - applicant 1	Self-employed - applicant 2
Occupation	Occupation
Date commenced trading DD/MM/YYYY	Date commenced trading DD/MM/YYYY
Nature of business	Nature of business
Sole trader Yes No	Sole trader Yes No
Self-emploment type Partner Director	Self-emploment type Partner Director
Company name	Company name
Employed since DD/MM/YYYY	Employed since DD/MM/YYYY
Latest years' net profit £	Latest years' net profit
Previous years' net profit £	Previous years' net profit £
Share of business %	Share of business %
Is all net profit declared sourced Yes No from property rental?	Is all net profit declared sourced Yes No from property rental?
Business address (including postcode)	Business address (including postcode)
Business telephone number VAT number Accountant's details Accountant's qualifications Accountant's telephone number How long has the accountant acted for the applicant?	Business telephone number VAT number Accountant's details Accountant's qualifications Accountant's telephone number How long has the accountant acted for the applicant?
Only complete this section if the applicant has a sec	cond job
Secondary employment details - applicant 1	Secondary employment details - applicant 2
25% or more shareholder? Yes No	25% or more shareholder? Yes No
Occupation	Occupation
Start date DD/MM/YYYY	Start date DD/MM/YYYY
Basic salary £	Basic salary £
Overtime £	Overtime £
Commission £	Commission £
Bonus £	Bonus
Allowance £	Allowance £



Secondary employment details - applicant 1 (cont'd)	Secondary employment details - applicant 2 (cont'd)
Is the applicant employed on a zero hours contract? Yes No	Is the applicant employed on a zero hours contract? Yes No
If yes:	If yes:
► Gross income from the last three months €	Gross income from the last three months
► Gross income from the last six months £	► Gross income from the last six months £
Calculating zero hours income:	
 Add together the gross basic income from the last three and the last si fields above. 	x months payslips. These figures should be entered in the relevant
If the applicant is paid weekly we'll require the total of the last 13 week fields above.	s gross basic income and the last 26 weeks to be entered in the
Secondary self-employed details - applicant 1	Secondary self-employed details - applicant 2
Occupation	Occupation
Date commenced trading DD/MM/YYYY	Date commenced trading DD/MM/YYYY
Nature of business	Nature of business
Sole trader Yes No	Sole trader Yes No
Self-emploment type Partner Director	Self-emploment type Partner Director
Company name	Company name
Employed since DD/MM/YYYY	Employed since DD/MM/YYYY
Latest years' net profit	Latest years' net profit
Previous years' net profit £	Previous years' net profit £
Share of business %	Share of business %
Is all net profit declared sourced from property rental? Yes No	Is all net profit declared sourced from property rental? Yes No
Only complete this section if the applicant has been i	in their current employment for less than 12 months
Previous employment details - applicant 1	Previous employment details - applicant 2
25% or more shareholder? Yes No	25% or more shareholder? Yes No
Occupation	Occupation
Start date DD/MM/YYYY	Start date DD/MM/YYYY
Basic salary £	Basic salary £
Overtime £	Overtime £
Commission £	Commission £
Bonus	Bonus £
Allowance	Allowance



Previous self-empl	oyed details ·	applicant 1	Previous self-emple	oyed details	- applicant 2
Occupation			Occupation		
Date commenced trading	DD/MM/YYYY		Date commenced trading	DD/MM/YYYY	
Nature of business			Nature of business		
Sole trader	Yes	No	Sole trader	Yes	s No
Self-emploment type	Par	tner Director	Self-emploment type	Pai	rtner Director
Company name			Company name		
Employed since	YYY		Employed since	YYY	
Latest years' net profit £			Latest years' net profit £		
Previous years' net profit	E		Previous years' net profit	£	
Share of business	%		Share of business	%	
Is all net profit declared sor from property rental?	urced Yes	No	Is all net profit declared sou from property rental?	urced Yes	s No
Other income - app Does the applicant have an other sources of income? If yes, please provide detail	y Nes	□ No	Does the applicant have an other sources of income? If yes, please provide detail	y Yes	
Other sources of in	come - appli	cant 1	Other sources of in	come - appli	cant 2
Source	Start date	Gross annual amount	Source	Start date	Gross annual amount
Pension	DD/MM/YYYY	£	Pension	DD/MM/YYYY	£
Working/Child Tax Credits	DD/MM/YYYY	£	Working/Child Tax Credits	DD/MM/YYYY	£
Dividend	DD/MM/YYYY	£	Dividend	DD/MM/YYYY	£
Maintenance (CSA/court ordered only)	DD/MM/YYYY	£	Maintenance (CSA/court ordered only)	DD/MM/YYYY	£
Rental income net of mortgage payments	DD/MM/YYYY	£	Rental income net of mortgage payments	DD/MM/YYYY	£
Investment income	DD/MM/YYYY	£	Investment income	DD/MM/YYYY	£
Other (please specify)			Other (please specify)		
	DD/MM/YYYY	£		DD/MM/YYYY	£

Have you missed payments on commitments in the last three years?

Missed payment - applicant 1



Where any commitments are held jointly with another applicant, please enter details for one applicant only.

Yes No				Yes No			
If yes:				If yes:			
Commitment type	Highest number in last:			Commitment type	Highest number in last:		
	12 months	24 months	36 months		12 months	24 months	36 months
Mortgage payment				Mortgage payment			
Credit card				Credit card			
Secured loan				Secured loan			
Unsecured loan				Unsecured loan			
Hire purchase				Hire purchase			
If there is more than	one amount to e	nter please prov	ride details on the ac	dditional information page	e at the end of th	is form.	
Adverse credit	details - app	licant 1		Adverse credit	details - app	licant 2	
Have you had a defau	ult registered in th	ne last six years?	,	Have you had a defau	ılt registered in t	he last six years?	
Yes No				Yes No			
If yes:				If yes:			
Date registered	DD/MM/Y	YYY		 Date registered 	DD/MM/Y	YYY	
Amount	£			→ Amount	£		
Satisfied?	Yes	No		Satisfied?	Yes	No	
Date of satisfaction	DD/MM/Y	YYY		Date of satisfaction	DD/MM/Y	YYY	
Have you had a CCJ	or decree (if Scot	tland) in the last	six years?	Have you had a CCJ	or decree (if Sco	tland) in the last	six years?
Yes No				Yes No			
If yes:				If yes:			
Date registered	DD/MM/Y	YYY		 Date registered 	DD/MM/Y	YYY	
Amount	£			▶ Amount	£		
Satisfied?	Yes	No		Satisfied?	Yes	No	
Date of satisfaction	DD/MM/Y	YYY		Date of satisfaction	DD/MM/Y	YYY	

Missed payment - applicant 2

Have you missed payments on commitments in the last three years?



Adverse credit - applicant 1 (continued)	Adverse credit - applicant 2 (continued)
Have you ever entered into Debt Management Plan (DMP)? Yes No	Have you ever entered into Debt Management Plan (DMP)? Yes No
If yes: Has it been active in the last six years? Yes No	If yes: Has it been active in the last six years? Yes No
→ If it's now satisfied, please confirm the date DD/MM/YYYY	If it's now satisfied, please confirm the date
Please confirm the company you took out the DMP with:	Please confirm the company you took out the DMP with:
Company name	Company name
Address (including postcode)	Address (including postcode)
Have you ever entered into an individual voluntary arrangement or a protected trust deed?	Have you ever entered into an individual voluntary arrangement or a protected trust deed?
Yes No	Yes No
If yes:	If yes:
Date registered DD/MM/YYYY	Date registered DD/MM/YYYY
• Amount £	• Amount £
Satisfied? Yes No	Satisfied? Yes No
Have you ever been made bankrupt or sequestrated (if Scotland)?	Have you ever been made bankrupt or sequestrated (if Scotland)?
Yes No	Yes No
If yes:	If yes:
Date of bankruptcy order	Date of bankruptcy order
▶ Date of bankruptcy discharge	Date of bankruptcy discharge
Have you had a property repossessed in the last six years? Yes No	Have you had a property repossessed in the last six years? Yes No
If yes:	If yes:
Please confirm the date of repossession	Please confirm the date of repossession
Convictions - applicant 1	Convictions - applicant 2
Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings?	Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings?
Yes No If yes, date of conviction	Yes No If yes, date of conviction
Conviction type Probationary orders	Conviction type Probationary orders
Fine Compensation orders	Fine Compensation orders
Community service Prison sentence	Community service Prison sentence
If sentenced, how many months?	If sentenced, how many months?



Where any commitments are held jointly with another applicant, please enter details for one applicant only.

Applicant co	ommitments - ap	olicant 1	Α	pplicant commitments	- applicant	2
	hly rental payment	£	rep	nthly residential mortgage ayment/monthly rental payme		
Residential mortg	gage balance outstandi	ng £	Res	idential mortgage balance out	standing <u>f</u>	·
Current interest ra	ate	%	Cur	rent interest rate		%
Repayment metho	od of residential mortg	age	Rep	payment method of residential	mortgage	
Open market valu	ue of residential proper	ty £	Оре	en market value of residential p	property £	
Remaining term	Years	Months	Rer	naining term Years	M	onths
Mortgage to be re	edeemed on complete	tion Yes N	lo Moi	rtgage to be redeemed on cor	npletetion	Yes No
Reason for not recon completion	deeming	Purchase a buy to let Convert to a buy to let Purchasing a holiday Other (please specify)	on on the home	son for not redeeming completion	Conver	rse a buy to let rt to a buy to let using a holiday home (please specify)
Only provide deta Applicant (1 or 2)	ails of mortgages that a	Outstanding balance	Monthly payment	Remaining term	Current interest	Renay on
		£	£	Years Month	rate	Yes No
			£	Years Month		
		£	£	Years Month	ns %	Yes No
		£ [£	Years Month	ns %	Yes No
		£	£	Years Month	ns %	Yes No
Credit cards	5					
Applicant (1 or 2)		Issuer		C	outstanding balance	To be repaid?
				£		Yes No
				£		Yes No
				£		Yes No
				£		Yes No
				£		Yes No



Loans, hi	re purchase and Forces Help to Buy			
Applicant (1 or 2)	Lender	Outstanding balance	Monthly payment	To be repaid?
		£	£	Yes No
		£	£	Yes No
		£	£	Yes No
		£	£	Yes No
		£	£	Yes No
Other co	mmitments			
Applicant (1 or 2)	Type of commitment	Outstanding balance	Monthly payment	To be repaid?
		£	£	Yes No
		£	£	Yes No
		£	£	Yes No
		£	£	Yes No
		£	£	Yes No
Income a	nd expenditure declaration			
s the applicar	nt(s) aware of any changes to their income or expenditure that would at	ffect their ability to re	pay the mortgage?	Yes No
f yes, please o	give details			



In the section below, enter the share of the applicant's entire buy to let portfolio which they're responsible for. For example, if they own 50% of their properties, enter the sum of 50% of the estimated value of the properties and 50% of the outstanding mortgage balances. Enter the mortgage payment that they're responsible for paying and the rental income they receive.

If this is an application for a remortgage, please don't include rental income or mortgage details for the subject property.

Buy to let portfolio - applicant 1		Buy to let portfolio - applicant 2	
Does the applicant own any investment/buy to let	properties?	Does the applicant own any investment/buy to	o let properties?
If yes:		If yes:	
Total number of properties		Total number of properties	
Estimated value of portfolio		Estimated value of portfolio	£
Total outstanding balance of mortgages $\qquad \qquad \boxed{\texttt{£}}$		Total outstanding balance of mortgages	£
Total monthly portfolio mortgage payments $\qquad \qquad \boxed{\texttt{£}}$		Total monthly portfolio mortgage payments	£
Total monthly portfolio rental income $\frac{\texttt{f}}{}$		Total monthly portfolio rental income	£
Bank details			
Name of account holder			
Bank/building society account number			
Bank sort code			
Name and full postal address of your bank or build	ling society		

Direct Debit mandate

- Have advised my client(s) that the name Precise Mortgages will appear on their bank statement against the Direct Debit; they'll be sent confirmation of their Instruction within three working days or no later than 10 working days before the first payment is due to collect. However, their Direct Debit instruction will not be lodged with their bank until the mortgage completes and at this time, they'll be sent a letter confirming the timing and amounts of payments due. In the future, if there are any changes to the date, amount or frequency of the Direct Debit, Precise Mortgages will always give them 10 working days' notice in advance of their account being debited.
- Have advised my client(s) that all Direct Debits are protected by a guarantee and it can be found below and in the confirmation letter that will be sent to them.

The Direct Debit Guarantee

In the event of an error, you're entitled to an immediate refund from your bank or building Society. You have the right to cancel at any time and this guarantee is offered by all the banks and building societies that take part in the Direct Debit Scheme. A copy of the safeguards under the Direct Debit Guarantee will be sent to you with the confirmation letter.



Conveyancer panel			
Please confirm the jurisdiction for th	nis application.	England and Wales	Scotland
What option for legal representation (Further details of our conveyancing	•		gages.co.uk/Bridging/Conveyancer)
The borrower is responsible for payi connection with both the bridging fi	9		ements including the fees of the conveyancer acting for us in
conveyancing work may be higher a	nd you should obtai	n a detailed quotation from	ncing work (excluding disbursements). The total cost of the both the conveyancer acting for you, and any conveyancer below you confirm you have advised your client of this.
Type of conveyancing:			
1. Joint representation – prefer	rred panel (please go	o to question A)	
2. Separate representation (ple	ase go to question E	3)	
Question A			
A. If your customer has chosen join firm they have chosen by ticking			ed bridging finance conveyancer panel, please indicate which
England and Wales			
Blacks Solicitors LLP	01132 070000	www.lawblacks.com	City Point, 29 King Street, Leeds, LS1 2HL
Goldsmith Williams-Gwlegal	0345 3733737	gw.legal	4th Floor, 20 Chapel Street, Liverpool, L3 9GW
Gordons Property Lawyers	01628 308380	www.gplawyers.co.uk	SC House, Vanwall Road, Maidenhead, Berkshire, SL6 4UB
JMW	03458 726666	www.jmw.co.uk	1 Byrom Place, Manchester, M3 3HG
Lightfoots	01844 212305	www.lightfoots.co.uk	1-3 High Street, Thame, OX9 2BX
Ratio Law	01614 649540	www.ratiolaw.co.uk	Hanover House, 30-32 Charlotte Street, Manchester, M1 4FD
Scotland			
Aberdein Considine	0333 0066113	www.acandco.com	7 - 9 Bon Accord Crescent, Aberdeen, AB11 6DN



Question B			
B. If your customer has chosen sep	arate representatio	n please complete the info	rmation below.
Please confirm the details of the con	nveyancer that your	customer has chosen to re	present them.
Name of firm			
Name of acting conveyancer			
Address (including postcode)			
Please confirm the member of our r	oreferred bridging fi	nance conveyancer nanel th	nat your customer has chosen to represent Precise Mortgages by
ticking the relevant box below.	orerenea briaging in	iance conveyancer paner a	iat your customer has enosen to represent receise mortgages by
England and Wales			
Ingland and trates			
Blacks Solicitors LLP	01132 070000	www.lawblacks.com	City Point, 29 King Street, Leeds, LS1 2HL
Goldsmith Williams-Gwlegal	0345 3733737	gw.legal	4th Floor, 20 Chapel Street, Liverpool, L3 9GW
Gordons Property Lawyers	01628 308380	www.gplawyers.co.uk	SC House, Vanwall Road, Maidenhead, Berkshire, SL6 4UB
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Scotland			
Aberdein Considine	0333 0066113	www.acandco.com	7 - 9 Bon Accord Crescent, Aberdeen, AB11 6DN

www.acandco.com

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
f 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