

Residential and Buy to Let Mortgages Application form



Intermediary details	
Please tick if this application is	
Advised (All residential cases must be on an advised basis) <input type="checkbox"/>	Execution only <input type="checkbox"/>
Applicant reference	
Contact name	
Company name	
Address	
Postcode	
Telephone number (including std code)	Fax number (including std code)
Email address	
FCA registration number	Regulatory status Directly Authorised <input type="checkbox"/> Appointed Representative <input type="checkbox"/>
Confirm your NACFB membership number (if applicable)	Confirm your Interim Permission number (if applicable)

Principal details (where applicable)	
Company name	
Address	
Postcode	
Telephone number (including std code)	Fax number (including std code)
Email address	
FCA registration number	

Identification	
The applicant(s) were interviewed face to face Yes <input type="checkbox"/> No <input type="checkbox"/>	
<p>We require the applicant(s) and all guarantors 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 for details of documents that we will accept and an explanation of the electronic identification search footprint.</p> <p>Photocopied documents must be appropriately certified with the words 'True copy of the original' and clearly show the certifying person's company name and full name, together with a signature and date. Documents containing a photograph should also be certified with the words 'True likeness'. Photocopied documents must be sent with the application to Precise Mortgages, PO Box 6037, Wolverhampton WV1 9QW.</p> <p>IF FOR ANY REASON WE REQUIRE FURTHER DOCUMENTATION WE WILL LET YOU KNOW.</p>	
Broker declaration	
<p>I confirm that I am acting on behalf of the applicant/guarantor(s) and have their permission to access their information. I confirm that to the best of my knowledge and belief, the information contained in this application is true.</p> <p>I have discussed the affordability of this mortgage fully and informed the applicant/guarantor(s) of the need to provide accurate details of income. In my opinion the mortgage loan is affordable.</p> <p>I have read the Terms of Business and agree that these terms will apply to the processing of this application and all related business.</p> <p>I understand that by submitting this application I consent to you sending marketing information to me about your products and services by any form of communication (including email) from time to time unless I have ticked this box. <input type="checkbox"/></p> <p>I confirm that I have read and understood your Anti money laundering guidelines available at www.precisemortgages.co.uk and:</p> <ul style="list-style-type: none"> • Original identification documents have been seen by myself; • Any associated photograph bore a good likeness to the individual; • Copies of the identification documents have been retained on my file. <p>I confirm that, if I send this form to you or the applicant/guarantor(s) by email:</p> <ul style="list-style-type: none"> • The guarantor(s) have agreed to this form being sent to you by email and I have made them aware: <ul style="list-style-type: none"> - that email is not a secure medium and the content may be intercepted before it reaches the intended recipient, and - of the risks inherent in using email and the potential risk to the security of their personal data; - the applicant(s) have agreed to this form being sent to you by email. 	
Broker signature	Date
	Print name

Personal details - applicant 1	Personal details - applicant 2
Title (Mr/Mrs/Miss/Ms/Dr/Other)	Title (Mr/Mrs/Miss/Ms/Dr/Other)
If specified 'Other' please state	If specified '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 3 years? (maiden/alias) Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you been known by any other name(s) in last 3 years? (maiden/alias) Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, previous first name(s)	If yes, previous first name(s)
If yes, previous surname	If yes, previous surname
Date of birth	Date of birth
Marital status	Marital status
Home telephone (including STD code)	Home telephone (including STD code)
Work telephone (including STD code)	Work telephone (including STD code)
Mobile telephone 1	Mobile telephone 1
Mobile telephone 2	Mobile telephone 2
Email address	Email address
Nationality	Nationality
Current resident in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>	Current resident in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>
Length of residency in UK (applies to all applicants)Years Months	Length of residency in UK (applies to all applicants)Years Months
National Insurance Number	National Insurance Number

Current address - applicant 1			Current address - applicant 2		
Address			Address		
Postcode			Postcode		
Residential status	Owner with a mortgage	<input type="checkbox"/>	Residential status	Owner with a mortgage	<input type="checkbox"/>
	Owner without a mortgage	<input type="checkbox"/>		Owner without a mortgage	<input type="checkbox"/>
	Privately renting	<input type="checkbox"/>		Privately renting	<input type="checkbox"/>
	Living with parents	<input type="checkbox"/>		Living with parents	<input type="checkbox"/>
	Living with friends/relatives	<input type="checkbox"/>		Living with friends/relatives	<input type="checkbox"/>
	Tied accommodation	<input type="checkbox"/>		Tied accommodation	<input type="checkbox"/>
	Local authority renting/ housing association	<input type="checkbox"/>		Local authority renting/ housing association	<input type="checkbox"/>
Time at address	Years	Months	Time at address	Years	Months

Previous address - applicant 1			Previous address - applicant 2		
Please provide details of any other previous addresses that you have had in the last 3 years on the additional information sheet, which can be found on page 15.					
Address			Address		
Postcode			Postcode		
Residential status	Owner with a mortgage	<input type="checkbox"/>	Residential status	Owner with a mortgage	<input type="checkbox"/>
	Owner without a mortgage	<input type="checkbox"/>		Owner without a mortgage	<input type="checkbox"/>
	Privately renting	<input type="checkbox"/>		Privately renting	<input type="checkbox"/>
	Living with parents	<input type="checkbox"/>		Living with parents	<input type="checkbox"/>
	Living with friends/relatives	<input type="checkbox"/>		Living with friends/relatives	<input type="checkbox"/>
	Tied accommodation	<input type="checkbox"/>		Tied accommodation	<input type="checkbox"/>
	Local authority renting/ housing association	<input type="checkbox"/>		Local authority renting/ housing association	<input type="checkbox"/>
Time at address	Years	Months	Time at address	Years	Months

Current mortgage details	
If you have had more than one mortgage in the past 3 years, please confirm on the additional information sheet which can be found on page 15..	
Applicant 1	Applicant 2
Have you held a mortgage in the last 6 months? Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you held a mortgage in the last 6 months? Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the mortgage to be repaid? Yes <input type="checkbox"/> No <input type="checkbox"/>	Is the mortgage to be repaid? Yes <input type="checkbox"/> No <input type="checkbox"/>
Total amount of all other continuing non buy to let/non self funding mortgages £	Total amount of all other continuing non buy to let/non self funding mortgages £
Lender name	Lender name
Current mortgage account number	Current mortgage account number
Lender address	Lender address
Postcode	Postcode
Telephone number (including STD code)	Telephone number (including STD code)
Fax number (including STD code)	Fax number (including STD code)

Employment - current employment					
We require a minimum of 12 months' employment history or 36 months if self-employed.					
Applicant 1			Applicant 2		
Employment type (e.g. permanent, temporary, contract, not working, student)			Employment type (e.g. permanent, temporary, contract, not working, student)		
Company name			Company name		
Address			Address		
Postcode			Postcode		
Work telephone (including STD code)			Work telephone (including STD code)		
Job title			Job title		
Time with current employment/contract	Years	Months	Time with current employment/contract	Years	Months
Total basic salary		£	Total basic salary		£
Large town/subsidy/car allowance		£	Large town/subsidy/car allowance		£
Annual guaranteed overtime, bonus, commission		£	Annual guaranteed overtime, bonus, commission		£
Annual non-guaranteed overtime, bonus, commission		£	Annual non-guaranteed overtime, bonus, commission		£
Payroll number			Payroll number		

Employment - previous employment					
(Please continue on the additional sheets provided if necessary)					
Applicant 1			Applicant 2		
Employment type (e.g. permanent, temporary, contract, not working, student)			Employment type (e.g. permanent, temporary, contract, not working, student)		
Company name			Company name		
Address			Address		
Postcode			Postcode		
Work telephone (including STD code)			Work telephone (including STD code)		
Job title			Job title		
Time with previous employer	Years	Months	Time with previous employer	Years	Months
Salary at time of leaving		£	Salary at time of leaving		£

Self-employed - applicant 1			Self-employed - applicant 2		
Nature of business			Nature of business		
Self-employment type Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/>			Self-employment type Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/>		
Company name			Company name		
Address			Address		
Postcode			Postcode		
Work telephone (including STD code)			Work telephone (including STD code)		
Date started			Date started		
Last 2 years' net profit		£	Last 2 years' net profit		£
		Year			Year
		£			£
		Year			Year
% share of business			% share of business		

Accountant details - applicant 1		Accountant details - applicant 2	
Firm name		Firm name	
Firm address		Firm address	
Postcode		Postcode	
Details of individual acting on your behalf			
Title		Title	
First name		First name	
Surname		Surname	
Qualifications		Qualifications	
Telephone number (including std code)		Telephone number (including std code)	

Other income - applicant 1				Other income - applicant 2			
Other annual income?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Other annual income?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Source of other income	Maintenance	£		Source of other income	Maintenance	£	
	Dividend	£			Dividend	£	
	Working/child tax credit	£			Working/child tax credit	£	
	Private/occupational pension	£			Private/occupational pension	£	
Start date of employment/contract	Day	Month	Year	Start date of employment/contract	Day	Month	Year
If you have a second job please complete				If you have a second job please complete			
Employer/company name				Employer/company name			
Address				Address			
Postcode				Postcode			
Work telephone (including std code)				Work telephone (including std code)			
Job title				Job title			
Payroll number				Payroll number			
Annual income (£)				Annual income (£)			

Credit history - applicant 1	Credit history - applicant 2
Have you ever been bankrupt/sequestered? Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you ever been bankrupt/sequestered? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, has it been discharged or cleared? Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, has it been discharged or cleared? Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of discharge Month Year	Date of discharge Month Year
Have you ever entered into an IVA or made arrangements with creditors? Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you ever entered into an IVA or made arrangements with creditors? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, has this been satisfied? Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, has this been satisfied? Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of satisfaction Month Year	Date of satisfaction Month Year
Any defaults registered in last 36 months? Yes <input type="checkbox"/> No <input type="checkbox"/>	Any defaults registered in last 36 months? Yes <input type="checkbox"/> No <input type="checkbox"/>
- If yes, date of most recent default Day Month Year	- If yes, date of most recent default Day Month Year
- Total amount of defaults registered in last 36 months £	- Total amount of defaults registered in last 36 months £
- Number of defaults registered in last 36 months	- Number of defaults registered in last 36 months
Property repossessed in last 6 years? Yes <input type="checkbox"/> No <input type="checkbox"/>	Property repossessed in last 6 years? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please state the date of repossession	If yes, please state the date of repossession
Any CCJs registered in last 36 months? Yes <input type="checkbox"/> No <input type="checkbox"/>	Any CCJs registered in last 36 months? Yes <input type="checkbox"/> No <input type="checkbox"/>
- Date of most recent CCJ Day Month Year	- Date of most recent CCJ Day Month Year
- Total amount of CCJs registered in last 36 months? £	- Total amount of CCJs registered in last 36 months? £
- Number 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 <input type="checkbox"/> No <input type="checkbox"/>	Any missed mortgage or secured loan payments in the last 36 months? Yes <input type="checkbox"/> No <input type="checkbox"/>
- If yes, number in last 12 months	- If yes, number in last 12 months
- Number in last 36 months	- Number in last 36 months
The highest number of missed payments on any mortgage or property rental in the last 12 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	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 <input type="checkbox"/> No <input type="checkbox"/>	Have you ever been convicted of theft, fraud or dishonesty? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please state the date of conviction	If yes, please state the date of conviction
Nature of conviction	Nature of conviction
Length of sentence (including suspended)	Length of sentence (including suspended)

Financial commitments - applicant 1	Financial commitments - applicant 2
Total monthly payment for all unsecured commitments with more than 12 months left to run £	Total monthly payment for all unsecured commitments with more than 12 months left to run £
Total amount of credit to be repaid at or following completion £	Total amount of credit to be repaid at or following completion £
Ongoing monthly maintenance, alimony or CSA payments £	Ongoing monthly maintenance, alimony or CSA payments £
Number of dependents under 18	Number of dependents under 18
Number of dependents over 18	Number of dependents over 18
Are you aware of any changes to your income or expenditure that would affect your ability to repay the mortgage? Yes <input type="checkbox"/> No <input type="checkbox"/>	Are you aware of any changes to your income or expenditure that would affect your ability to repay the mortgage? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes please give details	If yes please give details

Loan details			
Mortgage type		Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>
Date of original purchase (remortgage only)			
Total amount of mortgage being replaced (remortgage only) (£)			
Loan amount (£)		Terms (years)	
Product information	Product code	Loan amount (£)	Repayment type
If remortgaging, what is the purpose of the loan?	Replace existing mortgage	<input type="checkbox"/>	Home for dependent relative <input type="checkbox"/>
	Home improvements	<input type="checkbox"/>	Holiday home <input type="checkbox"/>
	Business purposes	<input type="checkbox"/>	Purchase of BTL <input type="checkbox"/>
	Purchase of second property	<input type="checkbox"/>	Capital raising <input type="checkbox"/>
If the loan purpose is capital raising, please provide a breakdown:	Debt consolidation	£	Car purchase £
	Purchase lease	£	Purchase final share of property £
	Transfer of equity	£	Other £
	If other, please state		

Property details			
Location of property	England/Wales <input type="checkbox"/>	Scotland <input type="checkbox"/>	Entry date (Applicable for Scotland only)
Purchase price/estimated property value	£		
Estimated monthly rent if buy to let	£		
Will the property be let to a family member?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Relationship of family member to you			
Property address			
Postcode			
Type of property	Semi detached house <input type="checkbox"/>	Maisonette <input type="checkbox"/>	
	Detached house <input type="checkbox"/>	Purpose built flat <input type="checkbox"/>	
	Terraced house <input type="checkbox"/>	Converted flat <input type="checkbox"/>	
	End terrace <input type="checkbox"/>		
	Bungalow <input type="checkbox"/>		
Number of bedrooms			
If this property is not a new build, was it previously unoccupied for the last 18 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Is this a private sale?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Are you related to the vendor?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Will the property be your main residence?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Tenure	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	
Please note we do not offer mortgages for commonhold properties			
If a leasehold, how many years are left on lease			
If flats, please state number of storeys in block			
Does the applicant own 20 or more buy to let loans with other lenders? (Record details in 'Additional information' section)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
We do not lend on any of the following: Ex-local authority flats/maisonettes, shared ownership, right to buy, key worker, studio flats, flats above commercial premises, flats in blocks greater than 15 storeys, unoccupied for last 18 months, sale and rent back transactions, let to buy, back to back transaction or properties with 20% or more business use.			
Source of deposit	Equity from sale	£	Parental gift
	Own savings	£	Inheritance
			£
Names of additional occupiers aged 17 or over			
Name	Relationship to applicant(s)	Date of Birth	

Conveyancers

Precise Mortgages insists upon instructing its own controlled panel of solicitors to act on its behalf (the borrower being responsible for the controlled panel solicitor's fees); if the applicant wishes to instruct their own solicitor, they can do so but they will also have to pay our solicitors' fees as well as their own. There may also be ancillary fees associated with the purchase, which our solicitors will be able to confirm.

Please select a solicitor from our panel:

England and Wales

	Name	Address	Website	Telephone
	Blacks Connect	3rd Floor, Wade House, The Merrion Centre, Leeds, LS2 8NG	www.blacksconnect.co.uk	0845 521 2491
	Gordons Property Lawyers	Marandaz House, 1 Cordwallis Park, Maidenhead, SL6 7TL	www.gplawyers.co.uk	0844 770 9898
	JMW Solicitors	1 Byrom Place, Manchester, M3 3HG	www.jmw.co.uk	0345 872 6666
	Premier Property Lawyers	Frances Way, Grove Park, Leicester, LE19 1SH	www.premierpropertylawyers.com	0345 234 0240
	Shoosmiths LLP	The Lakes, Northampton, NN4 7SH	www.shoosmiths.co.uk	03700 86 87 88

Scotland

	Name	Address	Website	Telephone
	Aberdein Considine	8 & 9 Bon-Accord Crescent, Aberdeen, AB11 6DN	www.acandco.com	01224 589700
	Conveyancing Direct	The Salmond Chambers, 53 Morrison Street, Glasgow, G5 8LB	www.conveyancingdirect.co.uk	0800 052 8222
	Your Conveyancer	87 High Street, Dunfermline, KY12 7DR	www.yourconveyancer.co.uk	0844 576 7777

Are the applicants using a firm of solicitors in addition to those on the Precise Mortgages' panel? Yes No

If yes, please provide their details:

Name of acting solicitor

Name of firm

Address

Postcode

Property assessment

Type of valuation Property Inspection Report Homebuyers

Contact for access

Contact name

Contact daytime telephone (including std code)

Contact mobile telephone

Payment details

Contact details for payment of valuation fee:

Contact name

Telephone number(s) (including std code)

Fee summary

Telegraphic transfer fee £ Add to loan? Yes No

Product fee £ Add to loan? Yes No

Buy to let property details

If there are more than 2 additional properties, please complete an 'Additional property details' form which can be found at www.precisemortgages.co.uk and attach with the application. Alternatively supply applicants own records.

Property 1	
Amount outstanding	£
Lender name	
Rental income	£
Monthly payment	£
Premise's name	
Premise's number	
Street name	
District	
Town or City	
County	
Postcode	

Property 2	
Amount outstanding	£
Lender name	
Rental income	£
Monthly payment	£
Premise's name	
Premise's number	
Street name	
District	
Town or City	
County	
Postcode	

Standard Declaration

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. You understand that We will rely on these statements, particulars and that information when making any Mortgage Offer or entering into any Loan Agreement. You consent to the use of your information in accordance with this declaration and the “Guide to the use of your personal and business data and Credit Reference and Fraud Prevention Agencies”.

Interpretation

“**We or the Lender or the Creditor**” means Charter Court Financial Services Limited, and anyone who becomes entitled to the Lender’s or the Creditor’s rights under any loan We make to You or any mortgage for that loan and words such as “our, us” etc. should be read in the same way.

“**You**” means the person intended to be and named as the borrower or customer in the mortgage deed or Loan Agreement, the officers of a limited company, guarantors and anyone getting any title or interest in the property through the borrower or customer as applicable and words such as “your, yours” etc. should be read in the same way. If there is more than one of You, references to “You” are to each or any of you individually, as well as to each and every one or more of you together jointly. The “Application” means this form and any accompanying or supporting documentation that You provide now or in the future.

“**Loan**” means any Mortgage Loan or Secured Loan we may provide to You.

General

You confirm and agree that:

- 1) You are aged 18 (or in the case of a Loan Agreement, 25) or over.
- 2) For limited companies, (a) each of the signatories below is a director duly authorised to make this Application and who has completed or fully read the contents of this Application and (b) You have the power to borrow the money applied for and to mortgage the property(ies) proposed as security referred to in this Application.
- 3) The information You give in this 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) Your information will be used to assess affordability of the Loan and 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 consent to a mortgage intermediary acting for You in your Application and where You have given information to your mortgage intermediary, You consent to your details being manually input and subsequently transmitted electronically.
- 8) You have the consent of any joint applicant or third party to disclose and use their information for the purposes of this Application.
- 9) We may liaise with your mortgage intermediary and (where we are proposing to lend by way of second charge) your first charge lender as necessary unless You otherwise inform us in writing and You authorise your mortgage intermediary and your first charge lender to disclose to us information about You and this Application both before and after completion of the Loan.
- 10) You do not have any other outstanding credit facilities which are not disclosed with this Application.
- 11) You have made arrangements to pay off any monies owing under any existing County Court Judgement/s (or a decree in Scotland) against You.
- 12) 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.
- 13) You have read and considered the Illustration or the Loan Agreement about the particular product You have chosen and/or have been advised to apply for by your mortgage 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.
- 14) 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.
- 15) The information in this Application and 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.
- 16) We (or the mortgage intermediary on our behalf) may disclose your information to and make any enquiries and searches and obtain any references and information that We consider necessary of persons, including but not limited to your mortgage intermediary, tax authorities, past/ present employers, landlords, accountants, building societies, lenders, insurers, bankers, HMRC, the Benefits Agency, Fraud Prevention Agencies, Companies House and Credit Reference Agencies (who will keep a record of searches made) as We consider necessary to confirm the truth and accuracy of the information in this Application. You agree and consent to us making enquiries of the persons listed above and authorise such persons to disclose to us any information We require from them. You also agree that We may share information about You and the conduct and operation of your Loan during its term and after it is repaid where we have a duty to do so or if the law allows us to do so, to our regulators and with third parties, including any of the above, any adult occupiers of the property, any intended guarantor, investors, funders or their advisors, potential investors or funders, ratings agencies.
- 17) 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.
- 18) We may periodically submit information to Credit Reference Agencies and Fraud Prevention Agencies during the term of your Loan who in turn will provide information to us on which We may base future lending and arrears management decisions, use to administer your account and for analysis and statistical purposes.
- 19) We may record and monitor telephone conversations between You and us at our discretion, for security, quality and/or training purposes.
- 20) 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 that any Disposal may be in law or in equity and may be by way of absolute assignment or by way of security only. You agree to each such Disposal that We may make and You understand and agree that We may do this without giving notice to You. You understand 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. You agree that We may provide information about your (i) Application and any supporting documentation, (ii) Loan and any related security, (iii) any other information relating to the property, (iv) the history and conduct of your account, including statistical analysis of your current circumstances and (v) any other relevant information, to any person or organisation who does, or who we believe wishes to, enter into such a Disposal or who does or wishes to fund or otherwise be involved in such a Disposal. We may provide that information at any time, including prior to on or after any Disposal. You agree that We may also provide such information to Credit Reference Agencies and Fraud Prevention Agencies for the purpose of quality analysis, or to any purchaser or potential purchaser of Us or any person who does or wishes to fund or otherwise be involved in any such purchase, or to any person who was previously the Lender.
- 21) If You provide a personal guarantee You agree to guarantee the Loan applied for in the terms of our standard Deed of Guarantee.

You understand that:

- 22) We will be entitled to withdraw before completion any Mortgage Offer or Loan Agreement should You (or anyone else) falsify any information supplied in this Application.
- 23) It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a Loan.
- 24) If You make a false declaration You may face criminal prosecution and/or civil action for recovery of any losses incurred by us.
- 25) 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.

- 26) We may decline to make You a Mortgage Offer or enter into a Loan Agreement. If We do make You a Mortgage Offer although We do not have to go ahead with the advance, generally We will only withdraw our Mortgage Offer in the circumstances set out in our General Mortgage Conditions (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).
- 27) Our Loans are subject to valuation and status.
- 28) 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.
- 29) We will require You to confirm your income and We may request this information from You.
- 30) We accept no responsibility for any representation made by any employee, agent or any other person unless these are incorporated in the Mortgage Offer or Loan Agreement or are subsequently confirmed by us in writing.
- 31) 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.
- 32) You understand 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.
- 33) 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

You authorise us to obtain a valuation of the property(ies) offered as security at your cost (except where we are proposing to lend by way of second charge) 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(ies) proposed as security referred to in this Application and that valuation does not give You any rights against us or any other person. You understand that We will choose a valuer from our panel of valuers and will obtain a valuation report from the valuer for our purposes. You acknowledge 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(ies). 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.

Insurance

You understand that it will be your responsibility to maintain payments on the Loan. You understand that your payments will not be protected in the event of death, accident, sickness, unemployment or other similar circumstance. As a condition of your Loan, You must have adequate buildings insurance for the mortgaged property(ies) that You and/or others have provided as security for the Loan in place at exchange or conclusion of missives (for house purchase) and completion (for remortgages or Secured Loan) and ensure that they continue at all times to be insured.

You are not required as a condition of your Mortgage Loan or Secured 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 Loan Payments

By signing this Declaration, You acknowledge that:

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

Data Protection and Privacy

The results of our enquiries, searches and references and any information given by You or any other person in this Application may be used for credit assessment, including credit scoring and for debt recovery, the prevention of money laundering, tracing and fraud prevention, to administer your account for system testing, for analysis and statistical purposes and any purpose referred to in any Loan with us.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how information held by fraud prevention agencies may be used can be obtained by contacting us at Financial Crime Team, Credit Risk, Precise Mortgages, PO Box 6037, Wolverhampton WV1 9QW.

You can obtain (on payment of a fee) a copy of your personal information held by us by writing to the Data Protection Officer, Compliance Team, Precise Mortgages, PO Box 6037, Wolverhampton WV1 9QW.

You have a right to know how We will use your personal information. It is important that You should read this declaration and the booklet supplied to You entitled "A Guide to the use of your personal and business data and Credit Reference Agencies and Fraud Prevention Agencies".

We may telephone You or write to You about your Loan, products or services of ours or others which maybe of interest to You. The methods of contact which You consent to include post, electronic mail, telephone, SMS text messaging and any other online or interactive media. We may pass details about You and the conduct of your Loan with us to other companies within our group or selected third parties who may telephone or write to You about their products or services.

If You would not like us or other companies to contact You about other products and services by the means outlined above please tick the box

Costs and Fees

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. The fee is only refundable if the valuation is not carried out.

You have made the following choices in relation to fees that can be added to or deducted from the loan; these fees are non-refundable. **All other fees must be paid from your own funds.**

Please tick all that are applicable:

Residential/ Buy to Let	Add	Bridging Loan	Add	Deduct	Second Charge Loan	Add	Deduct
Product Fee	<input type="checkbox"/>	Facility Fee	<input type="checkbox"/>	<input type="checkbox"/>	Product Fee	<input type="checkbox"/>	<input type="checkbox"/>
Broker Fee	<input type="checkbox"/>	Broker Fee	<input type="checkbox"/>	<input type="checkbox"/>	Broker Fee	<input type="checkbox"/>	<input type="checkbox"/>
Packager Fee	<input type="checkbox"/>	Packager Fee	<input type="checkbox"/>	<input type="checkbox"/>	Telegraphic Transfer Fee	<input type="checkbox"/>	<input type="checkbox"/>
Telegraphic Transfer Fee	<input type="checkbox"/>	Assessment Fee	<input type="checkbox"/>	<input type="checkbox"/>			
		Telegraphic Transfer Fee	<input type="checkbox"/>	<input type="checkbox"/>			

The only fees You must pay us for this Application are contained in the literature about the particular Loan that You are applying for. 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 or Loan Agreement (if made).

Applicant 1
Print Name
Signature
Date

Applicant 2
Print Name
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.

Direct Debit details

Please fill in the whole form using a ball point pen and send it to:

Precise Mortgages
 PO Box 6037
 Wolverhampton
 WV1 9QW



Instruction to your Bank or Building Society to pay by Direct Debit

Servicer User Number

4 | 3 | 4 | 2 | 5 | 5

Name(s) of account holder

Reference

Bank/Building Society account number

Bank sort code

 - -

Instruction to your Bank or Building Society

Please pay Precise Mortgages Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with Precise Mortgages and, if so, details will be passed electronically to my Bank/Building Society.

Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society

Address:

Signature(s)

Postcode

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account

.....
 This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, Precise Mortgages will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Precise Mortgages to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Precise Mortgages or your Bank and Building Society you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society.
 - If you receive a refund you are not entitled to, you must pay it back when Precise Mortgages asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.