

Bridging Loans

Company application form



Intermediary details	
Contact name	Company name
Address	
Postcode	
Email Address	Your customer reference
Telephone number (including STD code)	Fax number (including STD code)
Are you? Directly Authorised by the FCA <input type="checkbox"/> Part of a Network <input type="checkbox"/>	Financial Services Register Number
Name of Mortgage Club / Network / Packager?	
Confirm your NACFB membership number (if applicable)	Confirm your Interim Permission number (if applicable)
Is this application a Regulated Mortgage Contract? Yes <input type="checkbox"/> No <input type="checkbox"/>	Level of advice Advised <input type="checkbox"/> Non-advised <input type="checkbox"/> (Regulated Mortgage Contracts must always be advised)
Does your customer wish to add any of the following fees to the loan (they should make a positive choice to do this)?	
Telegraphic transfer fee Yes <input type="checkbox"/> No <input type="checkbox"/>	Facility fee Yes <input type="checkbox"/> No <input type="checkbox"/> Assessment fee Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you intend to pass any of the procurement fee to the applicant(s)? Yes <input type="checkbox"/> Part <input type="checkbox"/> No <input type="checkbox"/> If Yes or Part, how much £	
Are you charging the applicant(s) an administration fee for your services? Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, how much £	
When is the fee payable? Upfront <input type="checkbox"/> On offer <input type="checkbox"/> On completion <input type="checkbox"/>	
Is this fee refundable? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, how much is refundable? £ When is this refundable?	
Identification	
The applicant(s) was interviewed face to face Yes <input type="checkbox"/> No <input type="checkbox"/>	
<p>We require the applicant 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>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'.</p> <p>Photocopy 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(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.</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(s) by email:</p> <ul style="list-style-type: none"> > The applicant(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; - 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	Print Name
	Date

Limited company details
Registered Name
Trading name (if different)
Principal activity of the company
Company telephone number (including STD code)
Registered address
Postcode
Correspondance address (if different)
Postcode
Company registration number
Business start date (DD/MM/YY)
Number of directors <small>(Maximum 4 allowable. We require all directors to provide personal guarantees. Please complete the guarantor section for each director.)</small>
Country of incorporation

We will require a copy of the company's Memorandum and Articles of Association and Certificate of Incorporation (and copy of any subsequent change of name certificate) certified by a director or company secretary. Please confirm these are available and attached to this [form](#)

Accountant details
Firm name
Firm address
Postcode
Telephone number (including STD code)
I confirm that the Accountant has one of the qualifications detailed in the criteria guide available at www.precisemortgages.co.uk <input type="checkbox"/>

Credit history	
Has the company ever been refused a mortgage on the property to be mortgaged or any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has the company ever had a judgement for debt recorded against it?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has the company ever failed to keep up payments under any present or previous mortgage/loan or rental agreement?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If you have answered "Yes" to the Company credit history questions, please enter details below:	

Loan details			
Type of security	First charge <input type="checkbox"/>	Second charge <input type="checkbox"/>	
If second charge, which one of the following apply?	Buy to let loan <input type="checkbox"/>	High net worth individual* <input type="checkbox"/>	Business use <input type="checkbox"/>
<small>*If appropriate please submit a 'High net worth' statement which can be found at www.precisemortgages.co.uk for each Applicant and submit with this form.</small>			
Scheme Type	Standard bridging <input type="checkbox"/>	Light refurbishment <input type="checkbox"/>	Heavy refurbishment <input type="checkbox"/>
Reason for loan			
Repayment type	Monthly payments <input type="checkbox"/>	Retained interest <input type="checkbox"/>	<small>(Regulated Mortgage Contracts must be retained interest)</small>
Loan Type	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>	

Refinance details			
Is there a current mortgage on the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Lender			
Date of purchase	Day	Month	Year
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 on the property) £			
Purpose of any capital raising			

Loan information			
Number of properties to be secured in this advance (If more than 1, please complete an 'Additional property details' form for each property which can be found at www.precisemortgages.co.uk and attach with this form.)			
Total purchase price £			
Total open market value £			
If purchase price is less than the open market value, please explain the reason			
Total advance required (Exclusive of fees/retained interest payments) £			
Term in months (12 months max for Regulated Mortgage Contracts)			
Expected completion date (Earliest date) Day Month Year			
Is the property being purchased from a business in which the applicant or any director has an element of ownership or interest? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Is this a private sale? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Is the applicant or any director related to the vendor? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Source of deposit			

Additional security	
Will any additional security be available?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Number of properties	
Available equity (i.e. current value less outstanding mortgages)	
If additional security is available please complete the 'Additional security form' and the 'Assets and liabilities form' which can be found at www.precisemortgages.co.uk, and attach with this application.	

Exit strategy - please tick all that apply	
Sale <input type="checkbox"/>	Refinance <input type="checkbox"/> Maturity of endowment plan <input type="checkbox"/>
Maturity of pension plan <input type="checkbox"/>	Maturity of savings plan <input type="checkbox"/> Other <input type="checkbox"/>
Please provide full details (continue on 'Additional information' page if required.)	

Property details	
Purchase price (individual property) £	
Open market value (individual property) £	
Property address	
Postcode	
Type (e.g. house, terraced house etc)	
Number of storeys (flats only)	Floor number (flats only) No. of bedrooms
Tenure	
Remaining term of lease (where applicable)	
Property's current use	
Year built/converted	Year
Is the property ex-local authority?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, is the property subject to pre-emption?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the property in the course of construction?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is planning permission required and obtained?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the property in a finished condition (i.e. ready to sell or rent)?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please complete 'Schedule Of Works' form which can be found at www.precisemortgages.co.uk and attach to the application.	

Access details
Contact name/company
Contact telephone number (including STD code)

Solicitors			
Type of conveyancing <table style="display: inline-table; vertical-align: top; margin-left: 20px;"> <tr> <td style="vertical-align: top;"> Joint legal representation <input type="checkbox"/> <small>Where our solicitor acts for both us and you (England and Wales only).</small> </td> <td style="vertical-align: top;"> Separate legal representation <input type="checkbox"/> <small>Where our solicitor acts for us only and you have your own solicitor.</small> </td> </tr> </table>	Joint legal representation <input type="checkbox"/> <small>Where our solicitor acts for both us and you (England and Wales only).</small>	Separate legal representation <input type="checkbox"/> <small>Where our solicitor acts for us only and you have your own solicitor.</small>	
Joint legal representation <input type="checkbox"/> <small>Where our solicitor acts for both us and you (England and Wales only).</small>	Separate legal representation <input type="checkbox"/> <small>Where our solicitor acts for us only and you have your own solicitor.</small>		
<p>In Scotland, Precise Mortgages insist upon instructing its own Solicitor to act on its behalf (the applicant(s) being responsible for the Solicitor's fee). The applicant(s) has to instruct their own solicitor (the applicant(s) being responsible for their Solicitor's fee).</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%; vertical-align: top;"> Our Solicitors </td> <td style="width: 33%; vertical-align: top;"> England and Wales Goldsmith Williams 5 Old Church Yard Liverpool L2 8GW www.goldsmithwilliams.co.uk Tel: 0845 373 3737 </td> <td style="width: 33%; vertical-align: top;"> Scotland Your Conveyancer 87 High Street Dunfermline KY12 7DR www.yourconveyancer.co.uk Tel: 0844 576 7777 </td> </tr> </table>	Our Solicitors	England and Wales Goldsmith Williams 5 Old Church Yard Liverpool L2 8GW www.goldsmithwilliams.co.uk Tel: 0845 373 3737	Scotland Your Conveyancer 87 High Street Dunfermline KY12 7DR www.yourconveyancer.co.uk Tel: 0844 576 7777
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Customer's solicitors
Company name
Person dealing with the conveyancing
Address
Postcode
Telephone number (including STD code)
Contact email address

Contact details for payment of valuation fee
Contact name
Contact telephone number(s) (including STD code)

Guarantor's details	
Please complete an "Additional guarantor" form if there are more than two directors and attach to this form.	
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 - guarantor 1	Current address - guarantor 2
Address	Address
Postcode	Postcode
Residential status	Residential status
If non owner, have you owned a property in the last 6 months? Yes <input type="checkbox"/> No <input type="checkbox"/>	If non owner, have you owned a property in the last 6 months? Yes <input type="checkbox"/> No <input type="checkbox"/>
Time at address (applies to all applicants) Years Months	Time at address (applies to all applicants) Years Months
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 at www.precisemortgages.co.uk .	

Income and employment	
<p>It is important that you complete all relevant sections for each applicant to provide full details of their income (e.g. in the instance 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 the "Additional information" sheet attached to this form.</p>	
Guarantor 1	Guarantor 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
Gross basic salary from employment per annum £	Gross basic salary from employment per annum £
Gross overtime, bonus etc per annum £	Gross overtime, bonus etc per annum £

Self employed/company directors with more than 25% shareholding	
Guarantor 1	Guarantor 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)
Mobile telephone	Mobile telephone
Date started	Date started
Last 2 years' net profit £ Year	Last 2 years' net profit £ Year
£ Year	£ Year
% share of business	% share of business
Any other annual income? Yes <input type="checkbox"/> No <input type="checkbox"/>	Any other annual income? Yes <input type="checkbox"/> No <input type="checkbox"/>

Self employed/company Directors with more than 25% shareholding continued

Guarantor 1	Guarantor 2
Firm name	Firm name
Person dealing with the business	Person dealing with the business
Firm address	Firm address
Postcode	Postcode
Telephone number (including STD code)	Telephone number (including STD code)
Accountant's qualifications	Accountant's qualifications

Gross other income - guarantor 1	Gross other income - guarantor 2
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 sheet.	

Current residential mortgage - guarantor 1	Current residential mortgage - guarantor 2
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)
Will this mortgage be repaid from the proceeds of this advance? Yes <input type="checkbox"/> No <input type="checkbox"/>	Will this mortgage be repaid from the proceeds of this advance? Yes <input type="checkbox"/> No <input type="checkbox"/>

If you have had more than one mortgage in the past 12 months, please provide details on the 'Additional information' sheet attached to this form.

Other loans/credit facilities - guarantor 1	Other loans/credit facilities - guarantor 2
Total amount of credit to be repaid at or following completion (£)	Total amount of credit to be repaid at or following completion (£)
Total ongoing monthly unsecured credit commitments (£)	Total ongoing monthly unsecured credit commitments (£)
Total ongoing monthly secured commitments (exclude this advance and other self funding mortgages e.g. BTL) (£)	Total ongoing monthly secured commitments (exclude this advance and other self funding mortgages e.g. BTL) (£)
Ongoing monthly maintenance, alimony or CSA payments (£)	Ongoing monthly maintenance, alimony or CSA payments (£)
Number of dependents under the age of 18	Number of dependents under the age of 18
Number of dependents over the age of 18	Number of dependents over the age of 18
For joint commitments, state 50% for each individual.	For joint commitments, state 50% for each individual.

Credit history - guarantor 1	Credit history - guarantor 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)

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.

Mortgage Account Number	
Name of account	
I/We authorise _____ [Insert name of mortgage lender] 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.	
Signed	Date
Signed	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.

Broker name	
Applicant(s) name	

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

Question	Details