

# Refurbishment Buy to Let

## Personal Ownership DIP/Application form



### Intermediary details

Are you: ☐ Directly Authorised ☐ Appointed Representative ☐ Commercial Broker

Contact name	Your customer reference
Company name	
Address	
Postcode	
Email address	FCA registration number (if applicable)
Telephone number (including STD code)	Confirm your NACFB membership number (if applicable)
Fax number (including STD code)	

If you are submitting via a Club, Network or Packager, please complete the relevant sections below.

#### Network/Club details

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

Contact name	Contact name
Company name	Company name
Company address	Company address
Postcode	Postcode
Company telephone (including STD code)	Company telephone (including STD code)
FCA registration number	FCA registration number

#### Packager details

### Bridging (refurb) loan fees

In the following sections 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 do not have the relevant permissions, we will not be able to proceed with the application.

Does your customer wish to add any of the following fees to the loan?

Telegraphic transfer fee	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Facility fee	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Assessment fee	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## Bridging (refurb) loan fees *(continued)*

Do you intend to pass any of the procurement fee to the applicant(s)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Part	If yes or part, how much	£
Are you charging the applicant(s) an administration fee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		If yes, how much	£
				When is this payable?	
Is this fee refundable?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		If yes, how much is refundable	£
				When is this refundable?	
Are you charging the applicant(s) a broker fee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		If yes, how much	£
				When is this payable?	
Is this fee refundable?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		If yes, how much is refundable	£
				When is this refundable?	
Are you charging the applicant(s) a packager fee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		If yes, how much	£
				When is this payable?	
Is this fee refundable?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		If yes, how much is refundable	£
				When is this refundable?	

## Buy to let fees

Level of advice	<input type="checkbox"/> Advised	<input type="checkbox"/> Non-advised			
Does your customer wish to add any of the following fees to the loan?					
Telegraphic transfer fee	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Product fee	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Do you intend to pass any of the procurement fee to the applicant(s)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Part	If yes or part, how much	£
Are you charging the applicant(s) an administration fee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		If yes, how much	£
				When is this payable?	
Is this fee refundable?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		If yes, how much is refundable	£
				When is this refundable?	
Are you charging the applicant(s) a broker fee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		If yes, how much	£
				When is this payable?	
Is this fee refundable?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		If yes, how much is refundable	£
				When is this refundable?	
Are you charging the applicant(s) a packager fee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		If yes, how much	£
				When is this payable?	
Is this fee refundable?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		If yes, how much is refundable	£
				When is this refundable?	

## Broker declaration - on request for a Decision in Principle (DIP)

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 am acting on behalf of the applicant(s)/guarantor(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.
- ▶ Note that you may use information that you may already hold about the Applicants (including Guarantors) in assessing this application including details about other properties which are mortgaged to you where they are the borrower or guarantor. I am aware, have made the Applicants 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 all applicants, the security property and the loan details conform to Precise's lending guidelines.
- ▶ Confirm that, if I send this form to you by email or have requested that you provide me with information by email I have made the Applicants aware of this, that email is not a secure medium and the content may be intercepted before it reaches the intended recipient.
- ▶ Confirm that I have advised the applicant(s) that you will 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 will not be able to proceed with the mortgage application if they do not and as a result you are unable to assess affordability.
- ▶ 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](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/01044\\_website\\_terms\\_4\\_1.pdf](https://s3-eu-west-1.amazonaws.com/pdf.precisemortgages.co.uk/01044_website_terms_4_1.pdf)).

### Credit Decisions and Fraud Prevention Agencies

Note that:

- ▶ The personal information you collect from me will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify the identity of the applicant and any guarantor (Applicants). If fraud is detected, I or the Applicants could be refused certain services, finance or employment. Further details of how my and their information will be used by you and these fraud prevention agencies, and my and their data protection rights, can be found by contacting the Data Protection Officer at Precise Mortgages.
- ▶ You will also supply Applicant's personal information to credit reference agencies (CRAs) in order to process their application and they will give you information about Applicants, such as about their financial history. You do this to assess creditworthiness and product suitability, check their identity, manage their account, trace and recover debts and prevent criminal activity.
- ▶ You will also continue to exchange information about Applicants 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](http://www.equifax.co.uk/crain), [www.experian.co.uk/crain](http://www.experian.co.uk/crain) or [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain).
- ▶ You will perform a 'soft footprint' check, rather than a full credit check, to produce a quotation so it won't harm the Applicants credit rating. When the enquiry moves to application stage, you will leave a credit application record ('hard footprint') on the Applicant's credit file.
- ▶ The details entered must be accurate and true to the best of my knowledge. If you suspect my or the Applicant's involvement in fraudulent activity you will take appropriate action against me and/or the Applicant.

### Privacy Notice - Customer

Note that:

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

### Privacy Notice - Intermediary

Note that:

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

Broker signature

Print name

Date

d d / m m / y y y y

## Identification

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

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' (which can be viewed at [www.precisemortgages.co.uk/Documentation](http://www.precisemortgages.co.uk/Documentation)) for details of documents that we will accept and an explanation of the electronic identification search footprint.

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

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

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

# Refurbishment Buy to Let

## Loan details



Will the property be let?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Will rental income be paid in pounds sterling?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are the assets from which the mortgage will be paid held in pounds sterling?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the loan wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by all of the applicants?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do any of the applicants or an "immediate family member" live in or intend to live in the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have any of the applicants or an "immediate family member" ever lived in the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Did any of the applicants or an "immediate family member" inherit the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do any of the applicants currently own buy to lets other than the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If **yes**, total number of other buy to let mortgaged properties owned by the applicants (excluding properties on any new Precise Mortgages applications)

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

- ▶ This Agreement is entered into by you wholly or predominately for the purpose of a business carried on or intended to be carried on by you. If it is not then you must let us know immediately and not proceed with the Loan.
- ▶ You understand that you will not have the benefit of the protection and remedies that would be available to you under the Mortgage Credit Directive Order (the Order) if the Agreement were a Consumer Buy to Let mortgage contract under the Order.
- ▶ You are 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 (refurb) loan details

Reason for loan	
Repayment type	<input type="checkbox"/> Monthly payments <input type="checkbox"/> Retained interest
Loan type	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance
If refinance, please provide original purchase date	<input type="text" value="dd/mm/yyyy"/>
Total purchase price/estimated value	<input type="text" value="£"/>
Total open market value	<input type="text" 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)	<input type="text" value="£"/>
Term in months	<input type="text"/>
Summary of proposed improvements	<input type="text"/>

Where the applicant wishes to use earned income to support the application, please provide the completed Refurbishment Buy to Let Top Slicing Form.

## Bridging (refurb) loan details *(continued)*

Product applied for	Fixed rate of	% per month.
Expected completion date (earliest date)	d d / m m / y y y y	
Is the property being purchased from a business in which the applicant or any director has an element of ownership or interest?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is this a private sale?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the applicant or any director related to the vendor?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Source of deposit		
Is there a current mortgage on the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> 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 on the property)	£	

## Capital raising details

Does the applicant require any capital raising over and above the current mortgage balance? ☐ Yes ☐ No

Please provide us with a breakdown of the purpose of the capital raising.

Reason	Amount
	£
	£
	£
	£
	£

Please complete the next section in relation to the loan that will be used to replace the Bridging (refurb) loan.

## Buy to let loan details

Post works estimated value	£
Loan amount	£
Expected monthly rental income	£
Term	
Applicant 1 percentage share of rental	%
Applicant 2 percentage share of rental	%
Repayment type	<input type="checkbox"/> Capital and interest <input type="checkbox"/> Interest Only
Repayment vehicle	<input type="checkbox"/> Savings <input type="checkbox"/> Stocks and Shares ISA <input type="checkbox"/> Endowment <input type="checkbox"/> Pension <input type="checkbox"/> Sale of second home <input type="checkbox"/> Sale of property (BTL only) <input type="checkbox"/> Unit Trust/OEICs <input type="checkbox"/> UK Stocks and Shares <input type="checkbox"/> Premium Bond

If repayment vehicle is anything other than sale of property, please add details the additional information page.

Buy to let product code: Term: ☐ 2 year ☐ 5 year

## Capital raising details

Does the applicant require any capital raising over and above the current mortgage balance? ☐ Yes ☐ No

Please provide us with a breakdown of the purpose of the capital raising.

Reason	Amount
	£
	£
	£
	£
	£

# Refurbishment Buy to Let

## Property details

Type of Loan	<input type="checkbox"/> Buy to Let	<input type="checkbox"/> HMO	<input type="checkbox"/> Holiday Let	<input type="checkbox"/> Multi-Unit
Address				
Postcode				
Where is the property?	<input type="checkbox"/> England/Wales	<input type="checkbox"/> Scotland		
Type (e.g house, terraced house etc.)				
Number of bedrooms				
Number of storeys (flats only)		Floor number (flats only)		
If <b>Studio Flat</b> , please provide floor area		m <sup>2</sup>		
If <b>Multi-Unit</b> , how many units?				
If the property is a <b>Holiday Let</b> , please provide the URL link to the property advertisement				
Tenure				
Remaining term of lease (where applicable)				
Construction type				
Year built/converted				
Is the property ex-Local Authority?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
If yes, is the property subject to pre-emption?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Is the property in the course of construction?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Is planning permission required and obtained?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Is the property in a finished condition (i.e. ready to sell or rent)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If no, please complete 'Schedule of works' form which can be found at <a href="http://www.precisemortgages.co.uk/Documentation">www.precisemortgages.co.uk/Documentation</a> and include with this application.	

## Property valuation

### Contact for payment of valuation fee

Contact name	
Contact daytime telephone (including std code)	
Contact mobile telephone	

### Contact for access

Contact name	
Contact type	<input type="checkbox"/> Applicant <input type="checkbox"/> Selling agent <input type="checkbox"/> Vendor <input type="checkbox"/> Builder <input type="checkbox"/> Other
Contact daytime telephone (including std code)	
Contact mobile telephone	
Additional information for valuation access (i.e. contact times/days)	



# Refurbishment Buy to Let

## Applicant details

Applicant 1	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
Has the applicant been known by any other name(s) in the last 3 years? (maiden/alias) <input type="checkbox"/> Yes <input type="checkbox"/> No	Has the applicant been known by any other name(s) in the last 3 years? (maiden/alias) <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes:	If yes:
Previous first name(s)	Previous first name(s)
Previous surname(s)	Previous surname(s)
Date of birth <span>dd / mm / yyyy</span>	Date of birth <span>dd / mm / yyyy</span>
Marital status	Marital status
Expected retirement age	Expected retirement age
Nationality	Nationality
Currently resident in the UK? <input type="checkbox"/> Yes <input type="checkbox"/> No	Currently resident in the UK? <input type="checkbox"/> Yes <input type="checkbox"/> No
Rights to reside in the UK? <input type="checkbox"/> Yes <input type="checkbox"/> No	Rights to reside in the UK? <input type="checkbox"/> Yes <input type="checkbox"/> No
Length of residency Years <input type="text"/> Months <input type="text"/> <input type="checkbox"/> Since birth	Length of residency Years <input type="text"/> Months <input type="text"/> <input type="checkbox"/> Since birth
Number of child dependants	Number of child dependants
Number of adult dependants	Number of adult dependants
Does the applicant currently hold a mortgage or own a property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does the applicant currently hold a mortgage or own a property? <input type="checkbox"/> Yes <input type="checkbox"/> No
National Insurance number	National Insurance number
Home telephone number	Home telephone number
Work telephone number	Work telephone number
Mobile telephone number	Mobile telephone number
Email address	Email address
Preferred contact method	Preferred contact method

## Current address details

Please provide details of any other previous addresses that the applicant has had in the last 3 years on the Additional Information page, which can be found at the end of this form.

### Applicant 1

Address

Postcode

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: from dd / mm / yyyy

**If the applicant is a tenant:**

Landlord's name

Landlord's address

Postcode

### Applicant 2

Address

Postcode

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: from dd / mm / yyyy

**If the applicant is a tenant:**

Landlord's name

Landlord's address

Postcode

## Current residential mortgage details

If the applicant has had more than one mortgage in the past 12 months please provide details on the Additional information page, which can be found at the end of this form.

### Applicant 1

Has the applicant ever held a mortgage or owned a property? ☐ Yes ☐ No

If yes:

Lender name

### Applicant 2

Has the applicant ever held a mortgage or owned a property? ☐ Yes ☐ No

If yes:

Lender name

# Applicant details

## Current employment details

### Employment status

- ▶ It is important that you complete all relevant sections for each applicant to provide full details of their income (e.g. where one applicant is both employed and self-employed, each individual section must be completed).
- ▶ If the applicant is employed with a shareholding of 25% or more, please complete the self-employed section.

#### Applicant 1

- ☐ 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 6 months left to run on the current contract?

☐ Yes

☐ No

#### Applicant 2

- ☐ 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 6 months left to run on the current contract?

☐ Yes

☐ No

If the applicant has been in their current employment for less than 12 months, please provide the start and end dates, along with their employment status e.g. permanent, fixed contract, self-employed, for each role on the Additional Information page, which can be found at the end of this form.

# Applicant details

## Current employment details

### Employed

Applicant 1		Applicant 2	
25% or more shareholder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	25% or more shareholder?	<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is this position permanent?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Company name		Company name	
Company address		Company address	
Company postcode		Company postcode	
Employer telephone number		Employer telephone number	
Is the applicant employed on a zero hours contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is the applicant employed on a zero hours contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes:		If yes:	
Gross income from the last 3 months	£	Gross income from the last 3 months	£
Gross income from the last 6 months	£	Gross income from the last 6 months	£

#### Calculating zero hours income:

- ▶ Add together the gross basic income from the last 3 and the last 6 months payslips. These figures should be entered in the relevant fields above.
- ▶ If the applicant is paid weekly we will require the total of the last 13 weeks gross basic income and the last 26 weeks to be entered in the fields above.

# Applicant details

## Current employment details

### Self-employed

Applicant 1			Applicant 2		
Occupation			Occupation		
Date commenced trading	from	dd / mm / yyyy	Date commenced trading	from	dd / mm / yyyy
Nature of business			Nature of business		
Sole trader	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Sole trader	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Self-employment type	<input type="checkbox"/> Partner	<input type="checkbox"/> Director	Self-employment type	<input type="checkbox"/> Partner	<input type="checkbox"/> Director
Company name			Company name		
Employed since		mm / yyyy	Employed since		mm / yyyy
Latest year's net profit	£	mm / yyyy	Latest year's net profit	£	mm / yyyy
Previous years' net profit	£	mm / yyyy	Previous years' net profit	£	mm / yyyy
Share of business	%		Share of business	%	
Is all net profit declared sourced from property rental?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Is all net profit declared sourced from property rental?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Business address			Business address		
Business postcode			Business postcode		
Business telephone number			Business telephone number		
VAT number			VAT number		
Accountant's details			Accountant's details		
Accountant's qualifications			Accountant's qualifications		
Accountant's telephone number			Accountant's telephone number		
How long has the accountant acted for the applicant?			How long has the accountant acted for the applicant?		

# Applicant details

## Secondary employment details

Please only complete this section if the applicant has a second job.

### Employed

Applicant 1		Applicant 2	
25% or more shareholder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	25% or more shareholder?	<input type="checkbox"/> Yes <input type="checkbox"/> 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	£
Is the applicant employed on a zero hours contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is the applicant employed on a zero hours contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes:		If yes:	
Gross income from the last 3 months	£	Gross income from the last 3 months	£
Gross income from the last 6 months	£	Gross income from the last 6 months	£

#### Calculating zero hours income:

- ▶ Add together the gross basic income from the last 3 and the last 6 months payslips. These figures should be entered in the relevant fields above.
- ▶ If the applicant is paid weekly we will 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		Applicant 2	
Occupation		Occupation	
Date commenced trading	from dd / mm / yyyy	Date commenced trading	from dd / mm / yyyy
Nature of business		Nature of business	
Sole trader	<input type="checkbox"/> Yes <input type="checkbox"/> No	Sole trader	<input type="checkbox"/> Yes <input type="checkbox"/> No
Self-employment type	<input type="checkbox"/> Partner <input type="checkbox"/> Director	Self-employment type	<input type="checkbox"/> Partner <input type="checkbox"/> Director
Company name		Company name	
Employed since	mm / yyyy	Employed since	mm / yyyy
Latest year's net profit	£ mm / yyyy	Latest year's net profit	£ mm / yyyy
Previous years' net profit	£ mm / yyyy	Previous years' net profit	£ mm / yyyy
Share of business	%	Share of business	%
Is all net profit declared sourced from property rental?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is all net profit declared sourced from property rental?	<input type="checkbox"/> Yes <input type="checkbox"/> No

# Applicant details

## Previous employment details

Please only complete this section if the applicant has been in their current employment for less than 12 months.

### Employed

Applicant 1		Applicant 2	
25% or more shareholder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	25% or more shareholder?	<input type="checkbox"/> Yes <input type="checkbox"/> 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	£

### Self-employed

Applicant 1		Applicant 2	
Occupation		Occupation	
Date commenced trading	from dd / mm / yyyy	Date commenced trading	from dd / mm / yyyy
Nature of business		Nature of business	
Sole trader	<input type="checkbox"/> Yes <input type="checkbox"/> No	Sole trader	<input type="checkbox"/> Yes <input type="checkbox"/> No
Self-employment type	<input type="checkbox"/> Partner <input type="checkbox"/> Director	Self-employment type	<input type="checkbox"/> Partner <input type="checkbox"/> Director
Company name		Company name	
Employed since	mm / yyyy	Employed since	mm / yyyy
Latest year's net profit	£ mm / yyyy	Latest year's net profit	£ mm / yyyy
Previous years' net profit	£ mm / yyyy	Previous years' net profit	£ mm / yyyy
Share of business	%	Share of business	%
Is all net profit declared sourced from property rental?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is all net profit declared sourced from property rental?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please only complete this section if the applicant has income from sources other than their main employment.

## Other income

### Applicant 1

Does the applicant have any other sources of income?

☐ Yes

☐ No

If yes, please provide details

### Applicant 2

Does the applicant have any other sources of income?

☐ Yes

☐ No

If yes, please provide details

### Other sources of income - Applicant 1

Source	Start date	Gross annual amount
Pension		£
Working/Child Tax Credits		£
Dividend		£
Maintenance (CSA/court ordered only)		£
Rental income net of mortgage payments		£
Investment income		£
Other (please specify)		£

### Other sources of income - Applicant 2

Source	Start date	Gross annual amount
Pension		£
Working/Child Tax Credits		£
Dividend		£
Maintenance (CSA/court ordered only)		£
Rental income net of mortgage payments		£
Investment income		£
Other (please specify)		£



- ▶ Where any commitments are held jointly with another applicant, please enter details for one applicant only.
- ▶ If the applicant does not have adverse credit, please indicate in the sections below.

Adverse credit details - Missed payments

<b>Applicant 1</b>				<b>Applicant 2</b>			
Have you missed payments on commitments in the last 3 years <input type="checkbox"/> Yes <input type="checkbox"/> No				Have you missed payments on commitments in the last 3 years <input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>If yes:</b>				<b>If yes:</b>			
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			

## Adverse credit details

If there is more than one amount to enter please provide details on the Additional information page, which can be found at the end of this form.

### Applicant 1

Have you had a default registered in the last 6 years? ☐ Yes ☐ No

If yes:	
Date registered	dd / mm / yyyy
Amount	£
Satisfied	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of satisfaction	dd / mm / yyyy

Have you had a CCJ or decree (if Scotland) in the last 6 years? ☐ Yes ☐ No

If yes:	
Date registered	dd / mm / yyyy
Amount	£
Satisfied	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of satisfaction	dd / mm / yyyy

Have you ever entered into a Debt management plan (DMP)? ☐ Yes ☐ No

If yes:	
Has it been active in the last 6 years	<input type="checkbox"/> Yes <input type="checkbox"/> No
DMP registration date	dd / mm / yyyy
If it is now satisfied please confirm the date	dd / mm / yyyy
DMP Company name	
DMP Company address	
Postcode	

Have you ever entered into an Individual Voluntary Arrangement (IVA) or a Protected Trust Deed? ☐ Yes ☐ No

If yes:	
Date registered	dd / mm / yyyy
Amount	£
If it is now satisfied please confirm the date	dd / mm / yyyy

### Applicant 2

Have you had a default registered in the last 6 years? ☐ Yes ☐ No

If yes:	
Date registered	dd / mm / yyyy
Amount	£
Satisfied	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of satisfaction	dd / mm / yyyy

Have you had a CCJ or decree (if Scotland) in the last 6 years? ☐ Yes ☐ No

If yes:	
Date registered	dd / mm / yyyy
Amount	£
Satisfied	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of satisfaction	dd / mm / yyyy

Have you ever entered into a Debt management plan (DMP)? ☐ Yes ☐ No

If yes:	
Has it been active in the last 6 years	<input type="checkbox"/> Yes <input type="checkbox"/> No
DMP registration date	dd / mm / yyyy
If it is now satisfied please confirm the date	dd / mm / yyyy
DMP Company name	
DMP Company address	
Postcode	

Have you ever entered into an Individual Voluntary Arrangement (IVA) or a Protected Trust Deed? ☐ Yes ☐ No

If yes:	
Date registered	dd / mm / yyyy
Amount	£
If it is now satisfied please confirm the date	dd / mm / yyyy

## Adverse credit details (continued)

Have you ever been made bankrupt or sequestrated (if Scotland)? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been made bankrupt or sequestrated (if Scotland)? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes:	If yes:
Date of bankruptcy order <span style="color: red;">dd / mm / yyyy</span>	Date of bankruptcy order <span style="color: red;">dd / mm / yyyy</span>
Date of bankruptcy discharge <span style="color: red;">dd / mm / yyyy</span>	Date of bankruptcy discharge <span style="color: red;">dd / mm / yyyy</span>
Have you had a property repossessed in the last 6 years? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you had a property repossessed in the last 6 years? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes:	If yes:
Please confirm the date of repossession <span style="color: red;">dd / mm / yyyy</span>	Please confirm the date of repossession <span style="color: red;">dd / mm / yyyy</span>

## Convictions

### Applicant 1

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	<span style="color: red;">dd / mm / yyyy</span>
Conviction type	<input type="checkbox"/> Probationary orders <input type="checkbox"/> Fine <input type="checkbox"/> Compensation orders <input type="checkbox"/> Community service <input type="checkbox"/> Prison sentence
If sentenced, how many months?	

### Applicant 2

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	<span style="color: red;">dd / mm / yyyy</span>
Conviction type	<input type="checkbox"/> Probationary orders <input type="checkbox"/> Fine <input type="checkbox"/> Compensation orders <input type="checkbox"/> Community service <input type="checkbox"/> Prison sentence
If sentenced, how many months?	

## Applicant commitments

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

### Applicant 1

Monthly residential mortgage repayment/ monthly rental payment	<span style="color: red;">£</span>
Residential mortgage balance outstanding	<span style="color: red;">£</span>
Mortgage to be redeemed on completion	<input type="checkbox"/> Yes <input type="checkbox"/> No
Reason for not redeeming on completion	<input type="checkbox"/> Purchase a Buy to Let <input type="checkbox"/> Convert to a Buy to Let <input type="checkbox"/> Purchasing a holiday home <input type="checkbox"/> Other (please specify)

### Applicant 2

Monthly residential mortgage repayment/ monthly rental payment	<span style="color: red;">£</span>
Residential mortgage balance outstanding	<span style="color: red;">£</span>
Mortgage to be redeemed on completion	<input type="checkbox"/> Yes <input type="checkbox"/> No
Reason for not redeeming on completion	<input type="checkbox"/> Purchase a Buy to Let <input type="checkbox"/> Convert to a Buy to Let <input type="checkbox"/> Purchasing a holiday home <input type="checkbox"/> Other (please specify)

## Applicant commitments *(continued)*

### Mortgages and secured loans

Please only provide details of mortgages that are not held on buy to let properties.

Applicant (1 or 2)	Lender	Outstanding balance	Monthly payment	Repay on completion	
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No

### Credit cards

Applicant (1 or 2)	Issuer	Balance	To be repaid?	
		£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	<input type="checkbox"/> Yes	<input type="checkbox"/> No

### Loans, Hire Purchase and Forces Help to Buy

Applicant (1 or 2)	Issuer	Outstanding balance	Monthly payment	To be repaid?	
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No

### Other Commitments

Applicant (1 or 2)	Type of commitment	Outstanding balance	Monthly payment	To be repaid?	
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		£	£	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## Income and expenditure declaration

Is the applicant(s) aware of any changes to their income or expenditure that would affect their ability to repay the mortgage?

☐ Yes

☐ No

If yes, please give details

## Buy to let portfolio

If this is an application for a remortgage, please do not include rental income or mortgage details below for the subject property. If any of the existing BTL properties are shared with the joint applicant then please only enter against Applicant one.

### Applicant 1

Does the applicant own any investment/buy to let properties?

☐ Yes

☐ No

### Applicant 2

Does the applicant own any investment/buy to let properties?

☐ Yes

☐ No

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	£	Total outstanding balance of mortgages	£
Total monthly portfolio mortgage payments	£	Total monthly portfolio mortgage payments	£
Total monthly portfolio rental income	£	Total monthly portfolio rental income	£
Total number of mortgaged properties		Total number of mortgaged properties	

Please provide a fully completed [Existing Property Portfolio form](#).

## Bank details

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Name(s) of account holder

Bank/Building Society account number

Bank sort code       -       -

Name and full postal address of your Bank or Building Society

## Broker declaration

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- ☐ I confirm that I have advised the applicant(s) that the name Precise Mortgages will appear on their bank statement against the Direct Debit; they will be sent confirmation of their instruction within 3 working days or no later than 10 working days before their 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 will 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.
- ☐ I confirm that I have advised the applicant(s) that all Direct Debits are protected by a guarantee; I have offered to read this now or advised that it can be found in the Confirmation Letter that will be sent to them.

## Marketing

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

If the Applicant(s) have confirmed that they do not want us to contact them about other products and services by the means outlined above please tick this box. ☐

## Conveyancer Panel

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

### What option for legal representation has your customer chosen?

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

The borrower is responsible for paying all the conveyancers' fees, costs and disbursements including the fees of the conveyancer acting for us in connection with both the bridging finance and the long term, buy to let loan.

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

☐ **1. Joint Representation – Preferred Panel**

Please go to section **A**

☐ **2. Separate Representation**

Please go to section **B**

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

#### England and Wales

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

#### Scotland

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

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

Name of firm

Name of acting conveyancer

Address

Postcode

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

#### England and Wales

<input type="checkbox"/>	Blacks Solicitors LLP	01132 070000	www.lawblacks.com	City Point, 29 King Street, Leeds, LS1 2HL
<input type="checkbox"/>	Goldsmith Williams-Gwlegal	0845 3733737	gw.legal	4th Floor, 20 Chapel Street, Liverpool, L3 9GW
<input type="checkbox"/>	Gordons Property Lawyers	01628 308380	www.gplawyers.co.uk	SC House, Vanwall Road, Maidenhead, Berkshire, SL6 4UB
<input type="checkbox"/>	JMW	03458 726666	www.jmw.co.uk	1 Byrom Place, Manchester, M3 3HG
<input type="checkbox"/>	Lightfoots	01844 212305	www.lightfoots.co.uk	1-3 High Street, Thame, OX9 2BX
<input type="checkbox"/>	Ratio Law	01614 649540	www.ratiolaw.co.uk	Hanover House, 30-32 Charlotte Street, Manchester, M1 4FD

#### Scotland

<input type="checkbox"/>	Your Conveyancer	Remortgages: 0344 5767777 Purchases: 0344 5767755	www.yourconveyancer.co.uk	87 High Street, Dunfermline, KY12 7DR
<input type="checkbox"/>	Aberdein Considine	0333 0066113	www.acandco.com	7 - 9 Bon Accord Crescent, Aberdeen, AB11 6DN

## Additional information

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