

Residential and Buy to Let Mortgages

Application form



Intermediary details				
Your reference				
Type of Loan	Buy to Let	Residential	Right to Buy	Help to Buy
	HMO	Holiday Let	Multi-Unit	
What level of advice is given	Advised (All residential cases must be on an advised basis)			Execution only
Contact name				
Company name				
Address				
Postcode				
Telephone number (including std code). Please state if not used			Fax number	
Email address				
Are you FCA registered?	Yes	No	If yes, please confirm your FCA registration number	
Confirm your NACFB membership number (if applicable)				
Regulatory status	Direct Authorised	Appointed Representative		

Intermediary confirmation		
I have provided all applicants with a copy of Precise Mortgages Summary Privacy Notice		
The applicants and any guarantors were interviewed face to face	Yes	No
<p>We require the applicant 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. If the applicant is a limited company we will also carry out checks to verify the ownership of the limited company. 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'.</p> <p>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

By submitting this Application form to you, 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.
- ▶ Confirm that I have read your 'Anti money laundering guidelines' (available at <http://www.precisemortgages.co.uk/Documentation>) and:
 - ▶ Original identification documents have been seen by myself;
 - ▶ Any associated photographs bore a good likeness to the individual;
 - ▶ Copies of the identification documents have been retained on my file.
- ▶ Note that you may use information that you may already hold about the 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.
- ▶ I have discussed the affordability of this mortgage fully and informed the applicant/guarantor(s) of the information that they need to provide to you for you to assess affordability, and of the need to provide complete and accurate details of income. I have explained that if they do not and as a result you are unable to assess affordability you will not be able to proceed with the mortgage application.
- ▶ Confirm that I have provided the applicant(s) with a mortgage illustration and adequate explanation for the product applied for and will provide an amended mortgage illustration and adequate explanation for any changes to the product.
- ▶ Agree to your intermediary Website Terms on my and the Firm's behalf. (The terms of business can be accessed from <http://www.precisemortgages.co.uk/TC>).
- ▶ 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.

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, www.experian.co.uk/crain or www.callcredit.co.uk/crain.
- ▶ The details entered must be accurate and true to the best of my knowledge. If you suspect my or the Applicant's involvement in fraudulent activity you will take appropriate action against me and/or the Applicant.

Privacy Notice - Customer

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

Privacy Notice - Intermediary

Note that:

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

Broker signature

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			
Date of Birth	Day	Month	Year	Date of Birth	Day	Month	Year
Expected retirement age				Expected retirement age			
Nationality				Nationality			
Rights to reside in the UK	Yes	No		Rights to reside in the UK	Yes	No	
Current resident in the UK	Yes	No		Current resident in the UK	Yes	No	
Is the applicant's income paid in sterling	Yes	No		Is the applicant's income paid in sterling	Yes	No	
Does the applicant pay tax only in the UK	Yes	No		Does the applicant pay tax only in the UK	Yes	No	
National Insurance number				National Insurance number			
Length of residency	Years	Months		Length of residency	Years	Months	
	From birth				From birth		
Marital status				Marital status			
Home Telephone number (including STD code)				Home Telephone number (including STD code)			
Mobile Telephone number				Mobile Telephone number			
Number of child dependants (under 18)				Number of child dependants (under 18)			
Number of adult dependants (18 and over)				Number of adult dependants (18 and over)			
Have you re-financed in the last 12 months?	Yes	No		Have you re-financed in the last 12 months?	Yes	No	
If yes, please confirm the date	Month	Year		If yes, please confirm the date	Months	Years	
Do you currently hold a mortgage or own a property?	Yes	No		Do you currently hold a mortgage or own a property?	Yes	No	
Have you ever been known by another name?	Yes	No		Have you ever been known by another name?	Yes	No	
If yes, please confirm				If yes, please confirm			

Current Address - applicant 1			Current Address - applicant 2		
Address			Address		
Postcode			Postcode		
Residential status:	Owner with a mortgage Owner without a mortgage Privately renting Living with parents Living with friends/relatives Tied accomodation Local authority renting/Housing association		Residential status:	Owner with a mortgage Owner without a mortgage Privately renting Living with parents Living with friends/relatives Tied accomodation Local authority renting/Housing association	
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 at the end of the application.					
Address			Address		
Postcode			Postcode		
Residential status: Owner with a mortgage Owner without a mortgage Privately renting Living with parents Living with friends/relatives Tied accomodation Local authority renting/Housing association			Residential status: Owner with a mortgage Owner without a mortgage Privately renting Living with parents Living with friends/relatives Tied accomodation Local authority renting/Housing association		
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 at the end of the application.					
Applicant 1			Applicant 2		
Have you held a mortgage in the last 6 months?	Yes	No	Have you held a mortgage in the last 6 months?	Yes	No
Is the mortgage to be repaid?	Yes	No	Is the mortgage to be repaid?	Yes	No
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	
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	
Employment - applicant 1	Employment - applicant 2
Employment status: Employed Fixed term contract Retired Not working	Employment status: Employed Fixed term contract Retired Not working

Current employment - applicant 1				Current employment - applicant 2			
We require a minimum of 12 months' continuous employment history or 36 months if self-employed							
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 allowance / shift allowance / mortgage subsidy / car allowance		£		Large town allowance / shift allowance / mortgage subsidy / car allowance		£	
Annual overtime, bonus, commission		£		Annual overtime, bonus, commission		£	
Payroll number				Payroll number			
Is the applicant employed on a zero hours contract?		Yes	No	Is the applicant employed on a zero hours contract?		Yes	No
If yes:				If yes:			
Gross income from the last 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.							

Additional Income - applicant 1				Additional Income - applicant 2					
Any other sources of income?		Yes	No	Any other sources of income?		Yes	No		
Source of other income				Source of other income					
Maintenance		£		Maintenance		£			
Dividend		£		Dividend		£			
Working/child tax credit		£		Working/child tax credit		£			
Private pension		£		Private pension		£			
State pension		£		State pension		£			
Child benefit		£		Child benefit		£			
Start date of employment/contract		Day	Month	Year	Start date of employment/contract		Day	Month	Year

Previous employment - applicant 1			Previous employment - applicant 2		
Employment status:	Employed Fixed term contract Retired Not working		Employment status	Employed Fixed term contract Retired Not working	
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 allowance / shift allowance / mortgage subsidy / car allowance	£		Large town allowance / shift allowance / mortgage subsidy / car allowance	£	
Annual overtime, bonus, commission	£		Annual overtime, bonus, commission	£	
Payroll number			Payroll number		

Self-employed - applicant 1			Self-employed - applicant 2		
Occupation			Occupation		
Date commenced trading			Date commenced trading		
Nature of business			Nature of business		
Sole trader	Yes	No	Sole trader	Yes	No
Self-employment type	Partner	Director	Self-employment type	Partner	Director
Company name			Company name		
Address			Address		
Postcode			Postcode		
Work telephone (including STD code)			Work telephone (including STD code)		
Date started	Month	Year	Date started	Month	Year
Last 2 years' net profit	£	Year	Last 2 years' net profit	£	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 (if applicable)	Details of individual acting on your behalf (if applicable)
Title	Title
First name	First name
Surname	Surname
Qualifications	Qualifications
Telephone number (including std code)	Telephone number (including std code)

Second job - applicant 1	Second job - applicant 2
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 £
Is the applicant employed on a zero hours contract? Yes No	Is the applicant employed on a zero hours contract? Yes No
If yes:	If yes:
Gross income from the last 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.	

Missed Payments - applicant 1				Missed Payments - applicant 2			
Have you missed payments on commitments in the last 3 years Yes No				Have you missed payments on commitments in the last 3 years Yes No			
If yes				If yes			
Commitment type	Highest number in last:			Commitment type	Highest number in last:		
	12 Months	24 months	36 months		12 Months	24 months	36 months
Mortgage payment				Mortgage payment			
Credit card				Credit card			
Secured loan				Secured loan			
Unsecured loan				Unsecured loan			
Hire purchase				Hire purchase			

Defaults - applicant 1				Defaults - applicant 2			
If you have more than one amount to enter then please use the notes page additional information sheet at the end of the application.							
Have you had a default registered in the last 6 years	Yes	No		Have you had a default registered in the last 6 years	Yes	No	
If yes:				If yes:			
Date registered	Day	Month	Year	Date registered	Day	Month	Year
Amount	£			Amount	£		
Satisfied	Yes	No		Satisfied	Yes	No	
Date of satisfaction	Day	Month	Year	Date of satisfaction	Day	Month	Year
Have you had a CCJ or decree (if Scotland) in the last 6 years	Yes	No		Have you had a CCJ or decree (if Scotland) in the last 6 years	Yes	No	
If yes:				If yes:			
Date registered	Day	Month	Year	Date registered	Day	Month	Year
Amount	£			Amount	£		
Satisfied	Yes	No		Satisfied	Yes	No	
Date of satisfaction				Date of satisfaction			
Have you ever entered into Debt management plan (DMP)	Yes	No		Have you ever entered into Debt management plan (DMP)	Yes	No	
If so has it been active in the last 3 years	Yes	No		If so has it been active in the last 3 years	Yes	No	
If it is now satisfied, please confirm the date	Day	Month	Year	If it is now satisfied, please confirm the date	Day	Month	Year
Please can you confirm the company you took the DMP out with:				Please can you confirm the company you took the DMP out with:			
Company name				Company name			
Company address				Company address			
Postcode				Postcode			
Have you ever entered into an Individual Voluntary Arrangement or a Protected Trust Deed	Yes	No		Have you ever entered into an Individual Voluntary Arrangement or a Protected Trust Deed	Yes	No	
If yes:				If yes:			
Date registered	Day	Month	Year	Date registered	Day	Month	Year
Amount	£			Amount	£		
Satisfied	Yes	No		Satisfied	Yes	No	
Have you ever been made bankrupt or sequestrated (if Scotland)	Yes	No		Have you ever been made bankrupt or sequestrated (if Scotland)	Yes	No	
If yes:				If yes:			
Date of bankruptcy order	Day	Month	Year	Date of bankruptcy order	Day	Month	Year
Date of bankruptcy discharge	Day	Month	Year	Date of bankruptcy discharge	Day	Month	Year
Have you had a property repossessed in the last 6 years	Yes	No		Have you had a property repossessed in the last 6 years	Yes	No	
If yes please confirm the date of repossession	Day	Month	Year	If yes please confirm the date of repossession	Day	Month	Year

Convictions- applicant 1				Convictions - applicant 2			
Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings?		Yes	No	Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings?		Yes	No
If yes				If yes			
Date of conviction	Day	Month	Year	Date of conviction	Day	Month	Year
Conviction type				Conviction type			
Sentence				Sentence			

Financial commitments - Mortgage/rent - applicant 1				Financial commitments - Mortgage/rent - applicant 2			
Monthly residential mortgage repayment	£			Monthly residential mortgage repayment	£		
Residential mortgage balance outstanding	£			Residential mortgage balance outstanding	£		
Current interest rate		%		Current interest rate		%	
Repayment method of residential mortgage				Repayment method of residential mortgage			
Open market value of residential property	£			Open market value of residential property	£		
Remaining term		Years	Months	Remaining term		Years	Months
Mortgage to be redeemed on completion	Yes	No		Mortgage to be redeemed on completion	Yes	No	
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	£		

BTL portfolio - applicant 1		BTL portfolio - applicant 2	
The following needs only to be completed where the property is buy to let			
Total number of properties		Total number of properties	
Applicant's share of*:		Applicant's share of*:	
Estimated value of portfolio	£	Estimated value of portfolio	£
Total outstanding balance of mortgages	£	Total outstanding balance of mortgages	£
Total monthly portfolio rental income	£	Total monthly portfolio rental income	£
Total monthly portfolio mortgage payments	£	Total monthly portfolio mortgage payments	£

*Enter the share of the applicant's entire Buy to Let portfolio which they are responsible for. For example, if they own 50% of their properties, enter the sum of 50% of the estimated value of the properties and 50% of the outstanding mortgage balances. Enter the mortgage payment that they are responsible for paying and the rental income they receive.

Loan details			
Mortgage type	Purchase		Remortgage
Date of original purchase (remortgage only)			
Total amount of mortgage being replaced (remortgage only) (£)			
Loan amount (£)		Terms (years)	
Product information	Product applied for:		Loan amount (£)
Repayment type	Capital and Interest	Interest Only	Part and Part
For Part and Part the Interest Only amount £			
Value of repayment vehicles (for Interest Only and Part and Part repayment types)		Full details of the repayment vehicle (e.g. full property details, account providers, account numbers)	
Sale of security (subject to a minimum £150,000 equity at the time of application)		£	
Savings/Investments		£	
Sale of additional property		£	
Pension		£	
Please use the additional information section to provide further details of additional repayment vehicles.			
If remortgaging, what is the purpose of the loan?	Replace existing mortgage	Home for dependent relative	
	Home improvements	Holiday home	
	Business purposes	Purchase of BTL	
	Purchase of second property	Capital raising	
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	Scotland	Entry date (Applicable for Scotland only)
Do you or an "immediate family member" live in or intend to live in the property?	Yes	No	
Purchase price/estimated property value	£		
Multi-Unit	Yes	No	Number of Units
Holiday Let	Yes	No	
If the property is a Holiday Let, please provide the URL link to the property advertisement.			
The following needs only to be completed where the property is buy to let			
Estimated monthly rent if buy to let	£		
Will the rental income be paid in sterling?	Yes	No	
Are the assets from which the mortgage will be paid held in sterling?	Yes	No	
Will the property be let to a family member?	Yes	No	
Relationship of family member to you			
Is the loan to fund the purchase of the property?	Yes	No	
Do all of the applicants currently own Buy to Lets other than the property?	Yes	No	
Has any applicant or "immediate family member" ever lived in the property?	Yes	No	
Did any of you inherit the property?	Yes	No	
<p>If you answer Yes to either of the first two questions or No to the second two questions then for your application to proceed you will be required to agree to a declaration that will include that:</p> <ul style="list-style-type: none"> ▶ the mortgage is wholly or predominantly for the purpose of a business carried on or intended to be carried on by you; ▶ you will not benefit from the protection and remedies that would be available to you under the Mortgage Credit Directive Order 2015 (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 or Act, then you should seek independent legal advice. 			

Property details (continued)					
Property address					
Postcode					
Type of property	Semi detached house		Maisonette		
	Detached house		Purpose built flat		
	Terraced house		Converted flat		
	End terrace		Studio flat		
	Bungalow				
	Number of bedrooms				
If this property is not a new build, was it previously unoccupied for the last 18 months?	Yes		No		
Is this a private sale?	Yes		No		
Are you related to the vendor?	Yes		No		
Will the property be your main residence?	Yes		No		
Tenure	Freehold		Leasehold		
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		No		
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		
Please confirm the jurisdiction for this application below.		
England and Wales	Scotland	
What option for legal representation has your customer chosen? (Further details of our conveyancing options can be viewed here for buy to let mortgages and here for residential mortgages.)		
1. Joint Representation – Preferred Panel (Please go to question A)	2. Joint Representation – Core Panel (Please go to question A)	3. Separate Representation (Please go to question B)

A If your customer has chosen Joint Representation with a member of our Preferred or Core Conveyancer Panel, please complete the information below.
Name of firm
Name of acting conveyancer
Address (including postcode)

B If your customer has chosen Separate Representation please complete the information below.
Please confirm the details of the conveyancer that your customer has chosen to represent them.
Name of firm
Name of acting conveyancer
Address (including postcode)
Please confirm the member of the Preferred Conveyancer Panel that your customer has chosen to represent Precise Mortgages.
Name of firm
Name of acting conveyancer
Address (including 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

Fees payable upfront will be taken with the valuation fee at application, however, will be refundable in the event of the application not proceeding.

Buy to let property details

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

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

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

Additional information

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

Section Number	Details

Standard Declaration

Credit Reference Agencies and Fraud Prevention Agencies

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

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

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

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

Privacy Notice

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

Interpretation

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

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

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

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

“**Loan**” means any Loan We may provide to You.

“**Property**” means the property or properties which are or are intended to be security for the **Loan**.

Important – please read

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

General

You confirm and agree that:

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

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

Valuation

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

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

Insurance

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

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

Your Loan Payments

By signing this Declaration, You agree that:

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

Keeping you Informed

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

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

Costs and Fees

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

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

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

Applicant 1

Print Name

Signature

Date

Applicant 2

Print Name

Signature

Date

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.

Precise Mortgages is a trading name of Charter Court Financial Services Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Firm Reference Number 494549). Registered in England and Wales with company number 06749498. Registered office: 2 Charter Court, Broadlands, Wolverhampton WV10 6TD.

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

Reference

| | | | | | | | | | | | | | | | | | | | | |

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(s) of account holder

Bank/Building Society account number

Bank sort code

 - -

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.