

Short Term Lending Company Application Form

Intermediary details To ensure your application and procurement fee is processed correctly please complete the following details.

Contact name	Company name
Address	
Postcode	
Email Address	Your Client reference
Telephone number (including STD code)	Fax number (including STD code)
Are you? Directly Authorised by the FSA <input type="checkbox"/>	Part of a Network <input type="checkbox"/> FSA number
Name of Mortgage Club / Network / Packager?	
Confirm your NACFB membership number (if applicable)	Confirm your CCL licence (if applicable)
Level of Advice Advised <input type="checkbox"/>	Non-advised <input type="checkbox"/>
Do you wish to add the following fees to the Loan:	
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 £ No <input type="checkbox"/>
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*/guarantor(s) were interviewed Face to Face	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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* For limited company applicants, this means the director(s) of the company

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 Guidance 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.**

Broker declaration

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.

I have read the Terms of Business and agree that these terms will apply to the processing of this application and all related business. 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.

I confirm that I have read and understood your Anti Money Laundering Guidance available at www.precisemortgages.co.uk and:

- 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.

I confirm that, if I send this form to you or the applicant(s) by email:

- The applicant(s) have agreed to this form being sent to you by email and I have made them aware:
 - that email is not a secure medium and the content may be intercepted before it reaches the intended recipient, and
 - of the risks inherent in using email and the potential risk to the security of their personal data;

Broker signature	Date
Print name	

Limited Company Details

Registered Name	
Trading Name (if different)	
Principal Activity of the company	
Registered Address	
	Postcode
Correspondence address (if different)	
	Postcode
Nature of Business	
Company Registration Number	
Business Start Date (YYYY)	
Company telephone number (including STD code)	
Number of Directors	
<small>Maximum four 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.

Accountants Details

Firm Name	
Person dealing with the business	
Firm Address	Postcode
Accountants Qualifications	

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"/>		
*If appropriate please submit a "High Net Worth" statement for each Applicant and submit with this form.		
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"/>
Loan Type	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>

Refinance Details

Is there a current mortgage on the property?				<input type="checkbox"/> Yes	<input type="checkbox"/> No
Lender					
Date of purchase	Day	Month	Year		
Total amount of mortgage being replaced		£			
If refinance, what is the purpose of loan?					
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 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					
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 an "Additional Security Form" and an "Assets and Liabilities Form" and attach to this form.

Exit Strategy

Sale <input type="checkbox"/>	Refinance <input type="checkbox"/>	Expected Redemption Date	Day	Month	Year
Please provide full details (continue on "Additional Information" sheet if required.)					

Property Details

If more than 1, please complete an "Additional Property Details" form for each property and attach to this form.

Purchase Price (Individual Property) £		
Open Market Value (Individual Property) £		
Property address		Postcode
Type (e.g. House, Terraced house etc)		
No. 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 a "Schedule of Works" form and attach to this form.

Access Details

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

Contact Details for Payment of Valuation Fee

Contact name
Telephone number(s) (including STD code)

Solicitors

Type of conveyancing	Joint legal representation <input type="checkbox"/> Where our solicitor acts for both us and you (England and Wales only).	Separate legal representation <input type="checkbox"/> Where our solicitor acts for us only and you have your own solicitor.
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In Scotland, Precise Mortgages insist upon instructing its own Solicitor to act on its behalf (the applicant(s) being responsible for our Solicitor's fee). The applicant(s) has to instruct their own solicitor (the applicant(s) being responsible for their Solicitor's fee).

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

Applicant's Solicitors

Firm Name
Person dealing with the conveyancing
Address
Postcode
Telephone number (including STD code)
Contact e-mail address

Guarantor's details

Please complete an "Additional Guarantor" form if there are more than two directors and attach to this form.

Personal Details	Guarantor 1	Guarantor 2
Title (Mr/Mrs/Miss/Ms/Dr/Other)		
If specified "other" please state		
First name		
Middle name(s)		
Surname		
What is your shareholding in the company? %		
Have you been known by any other name/s in last 3 years? (maiden/alias) Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
Previous first name(s)		
Previous surname		
Date of birth Day Month Year		Day Month Year
Marital status		
Home telephone (including STD code)		
Work telephone (including STD code)		
Mobile telephone		
Email address		
Nationality		
Current resident in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
Length of residency in UK Years Months		Years Months
National Insurance Number		

Current Address	Guarantor 1	Guarantor 2
Address		
Postcode		Postcode
Residential status		
If non owner, have you owned a property in the last 6 months? Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>
Time at address (applies to all applicants) Years Months		Years Months

Please provide details of any other previous addresses that you have had in the last 3 years on an "Additional Information" sheet and attach to this form.

Income and Employment

We require a minimum of 12 months employment history (employed) or 36 months (self-employed).
Please provide details of previous employment and other annual income on an "Additional Information" sheet and attach to this form.

Employed/Company Directors with less than 25% shareholding

Guarantor 1			Guarantor 2			
Employment type (e.g. permanent, temporary, contract, not working, house person, student)						
Company name						
Address						
Postcode			Postcode			
Work telephone (including STD code)						
Job title						
Time with current employment/contract		Years	Months	Years		Months
Total gross salary (£)						

Self employed/Company Directors with more than 25% shareholding

Current Business	Guarantor 1		Guarantor 2	
Nature of business				
Self employment type	Sole trader	<input type="checkbox"/>	Sole trader	<input type="checkbox"/>
	Partner	<input type="checkbox"/>	Partner	<input type="checkbox"/>
	Director	<input type="checkbox"/>	Director	<input type="checkbox"/>
Company name				
Address				
Work telephone (including STD code)				
Mobile telephone				
Date started				
Last 2 years' net profit	£	Year	£	Year
	£	Year	£	Year
% share of business				
Any other annual income?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Self employed/Company Directors with more than 25% shareholding (continued)

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

Current residential mortgage

	Guarantor 1	Guarantor 2
Lender name		
Current mortgage account number		
Lender address		
Postcode	Postcode	
Telephone 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"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	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 an "Additional Information" sheet and attach to this form.

Other Loans/Credit Facilities

	Guarantor 1	Guarantor 2
Total balance outstanding on secured credit facilities (exclude this advance and other self funding mortgages e.g. BTL)		
Total monthly payment for all unsecured credit commitments with more than 12 months left to run (£)		
Total amount of credit to be repaid at or following completion (£)		
Ongoing monthly maintenance, alimony or CSA payments (£)		
Number of dependant children under 18		

For joint commitments, state 50% for each individual.

Credit history

Guarantor 1				Guarantor 2				
Have you ever been bankrupt/sequestered?				Yes <input type="checkbox"/> No <input type="checkbox"/>				
Has it been discharged or cleared?				Yes <input type="checkbox"/> No <input type="checkbox"/>				
Date of discharge		Month	Year	Month		Year		
Have you ever entered into an IVA or made arrangements with creditors?				Yes <input type="checkbox"/> No <input type="checkbox"/>				
Has this been satisfied?				Yes <input type="checkbox"/> No <input type="checkbox"/>				
Date of satisfaction		Month	Year	Month		Year		
Any defaults registered in last 36 months?				Yes <input type="checkbox"/> No <input type="checkbox"/>				
- Date of most recent default		Day	Month	Year	Day		Month	Year
- Total amount of defaults registered in last 36 months (£'s)								
- Number of defaults registered in last 36 months								
Property repossessed in last 6 years?				Yes <input type="checkbox"/> No <input type="checkbox"/>				
If yes, please state the date of repossession								
Any CCJ's (or a decree in Scotland) registered in last 36 months?				Yes <input type="checkbox"/> No <input type="checkbox"/>				
- Date of most recent CCJ (or a decree in Scotland)		Day	Month	Year	Day		Month	Year
- Total amount of CCJ's (or a decree in Scotland) registered in last 36 months? (£'s)								
- Number of CCJ's (or a decree in Scotland) registered in last 36 months								
Any missed mortgage or secured loan payments in the last 36 months?		Number in last 12 months		Number in last 12 months		Number in last 36 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								
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								
Nature of conviction								
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. 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" means Charter Court Financial Services Limited, trading as Precise Mortgages and anyone who becomes entitled to the Lender'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 in the mortgage deed, the officers of a limited company, guarantors and anyone getting any title or interest in the property through the borrower 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.

You confirm and agree that:

- 1) You are aged 18 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 Mortgage Loan requested.
- 5) Your information will be used to assess affordability of the Mortgage Loan and You are aware of the approximate monthly payments and that You can afford these payments.
- 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 as necessary unless You otherwise inform us in writing and You authorise your mortgage intermediary to disclose to us information about You and this Application both before and after completion of the Mortgage 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 about the particular mortgage 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 about the mortgage 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 Mortgage 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 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 tax authorities, past/present employers, landlords, accountants, building societies, lenders, insurers, bankers, HMRC, the Benefits Agency, 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 Mortgage 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 mortgage transaction.
- 18) We may periodically submit information to Credit Reference Agencies during the term of your Mortgage 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 Mortgage 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 mortgage 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) Mortgage 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 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. If any transfer or assignment is by a building society You understand that this may lead to termination of your borrowing membership of the building society and the loss of any rights associated with such membership.
- 21) If You provide a personal guarantee You agree to guarantee the mortgage applied for in the terms of our standard Deed of Guarantee.

You understand that:

- 22) We will be entitled to withdraw any Mortgage Loan offer should You 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 mortgage.
- 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. 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 mortgage products 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 Mortgage 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 offer of loan or are subsequently confirmed by us in writing.
- 31) If You agree to guarantee the Mortgage Loan, You are aware that by giving a guarantee You will be held liable to us instead of or as well as the borrower to the extent of the guaranteed amount. The extent of the guarantee will include all costs and interest outstanding on the mortgage at any time as well as the loan amount.
- 32) You understand that if the property is sold leaving a balance outstanding on the Mortgage 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 mortgage in the event of your death or at the end of the term of the mortgage.

Costs and Fees

The 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 Mortgage Loan to You. The fee is only refundable if the valuation is not carried out.

You authorise us to add any product fee or Higher Lending Charge to the loan where applicable; these fees are non-refundable.

The only fees You must pay us for this Application are contained in the literature about the particular Mortgage 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 (if made).

Valuation

You authorise us to obtain a valuation of the property(ies) offered as security at your cost for our purposes. We will obtain a valuation only to enable us to assess the amount of the Mortgage 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 Mortgage Loan or that (where relevant) the purchase price is reasonable.

Insurance

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

You are not required as a condition of your Mortgage 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 Mortgage Payments

By signing this Declaration, You acknowledge that:

- 1) You will repay the Mortgage Loan in accordance with the conditions specified in your Mortgage Offer and/or General Mortgage Conditions.
- 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.
- 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 or mortgage 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 products or services of ours or others which may be 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 mortgage account 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.

We can provide literature in large print, Braille and audio tape. Please ask us for this form in an alternative format if you need it.

ANY PROPERTY TAKEN AS SECURITY FOR THE MORTGAGE MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

	Officer 1 (or authorised signatory)	Officer 2 (or authorised signatory)
Print name	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>
	Guarantor 3	Guarantor 4
Print name	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>

RE: 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