

PORTING APPLICATION FORM.

Residential and buy to let

PRECISE.

INTRODUCTION.

Please use this form where you wish to make an application to transfer your mortgage to another property. We will not agree to this if:

- the terms of your mortgage don't expressly permit this
- you require additional borrowing from us
- the loan to value ratio of the loan would be higher on the new property that you are purchasing than it is currently.

You should not proceed with a purchase until we have provided a formal mortgage offer. You must purchase the new property at the same time as selling your existing property.

Your request will need to fall within our current lending guidelines and we will need to re-assess your income and expenditure, credit history and the property to be held as security. We will not normally agree to a transfer where your mortgage is in arrears.

We assume that you will have a solicitor acting for you in the transfer and normally we will also ask them to act for us in the transaction; please note that you will have to pay any costs they charge for acting for us in the matter.

PERSONAL DETAILS.

Applicant 1		Applicant 2	
Title (Mr/Mrs/Miss/Ms/Dr/Other)	<input type="text"/>	Title (Mr/Mrs/Miss/Ms/Dr/Other)	<input type="text"/>
If specified 'Other' please state	<input type="text"/>	If specified 'Other' please state	<input type="text"/>
First name	<input type="text"/>	First name	<input type="text"/>
Middle name(s)	<input type="text"/>	Middle name(s)	<input type="text"/>
Surname	<input type="text"/>	Surname	<input type="text"/>
Have you been known by any other name(s) in last 3 years? (maiden/alias)		Have you been known by any other name(s) in last 3 years? (maiden/alias)	
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, title (Mr/Mrs/Miss/Ms/Dr/Other)	<input type="text"/>	If yes, title (Mr/Mrs/Miss/Ms/Dr/Other)	<input type="text"/>
If yes, previous first name(s)	<input type="text"/>	If yes, previous first name(s)	<input type="text"/>
If yes, previous surname	<input type="text"/>	If yes, previous surname	<input type="text"/>
Date of birth	<input type="text"/> (DD/MM/YYYY)	Date of birth	<input type="text"/> (DD/MM/YYYY)
Marital status	<input type="text"/>	Marital status	<input type="text"/>
Home telephone	<input type="text"/>	Home telephone	<input type="text"/>
Work telephone	<input type="text"/>	Work telephone	<input type="text"/>
Email address	<input type="text"/>	Email address	<input type="text"/>
Mobile 1	<input type="text"/>	Mobile 1	<input type="text"/>
Mobile 2	<input type="text"/>	Mobile 2	<input type="text"/>
Nationality	<input type="text"/>	Nationality	<input type="text"/>
Current resident in the UK?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Current resident in the UK?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Length of residency in the UK (applies to all applicants)	<input type="text"/> Years <input type="text"/> Months	Length of residency in the UK (applies to all applicants)	<input type="text"/> Years <input type="text"/> Months

PRECISE.

PERSONAL DETAILS. (CONT'D)**Applicant 1**

Is all the applicant's income paid in sterling?

☐ Yes ☐ No

Does the applicant pay tax only in the UK?

☐ Yes ☐ No

National Insurance Number

Applicant 2

Is all the applicant's income paid in sterling?

☐ Yes ☐ No

Does the applicant pay tax only in the UK?

☐ Yes ☐ No

National Insurance Number

CURRENT ADDRESS.**Applicant 1**

Address

Including postcode

Residential status

- ☐ Owner with a mortgage
- ☐ Owner without a mortgage
- ☐ Privately renting
- ☐ Living with parents
- ☐ Living with friends/relatives
- ☐ Tied accommodation
- ☐ Local authority renting/housing association

Time at address

☐ Years ☐ Months**Applicant 2**

Address

Including postcode

Residential status

- ☐ Owner with a mortgage
- ☐ Owner without a mortgage
- ☐ Privately renting
- ☐ Living with parents
- ☐ Living with friends/relatives
- ☐ Tied accommodation
- ☐ Local authority renting/housing association

Time at address

☐ Years ☐ Months

PREVIOUS ADDRESS.

Please give details of any other previous addresses that you have had in the last 3 years - Please provide details on the additional information sheet, which can be found on page 14.

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

CURRENT MORTGAGE DETAILS.

If you have had more than one mortgage in the past 3 years - Please provide details on the additional information sheet, which can be found on page 14.

Applicant 1		Applicant 2	
Have you held a mortgage in the last 6 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you held a mortgage in the last 6 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the mortgage to be repaid?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is the mortgage to be repaid?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Total amount of all other continuing non buy to let/non self funding mortgages	<input type="text"/>	Total amount of all other continuing non buy to let/non self funding mortgages	<input type="text"/>
£		£	
Lender name	<input type="text"/>	Lender name	<input type="text"/>
Current mortgage account number	<input type="text"/>	Current mortgage account number	<input type="text"/>
Address Including postcode	<input type="text"/>	Address Including postcode	<input type="text"/>
Telephone number	<input type="text"/>	Telephone number	<input type="text"/>
Fax number	<input type="text"/>	Fax number	<input type="text"/>

PRECISE.

CURRENT EMPLOYMENT.

We require a minimum 12 months' employment history (employed) or 36 months (self-employed).

Applicant 1

Employment type (e.g. permanent, temporary, contract, not working, student)

Company name

Address

Including postcode

Work telephone

Job title

Time in current employment/contract

Years

Months

Annual basic salary

Large town/subsidy/car allowance

Annual guaranteed overtime, bonus, commission

Annual non-guaranteed overtime, bonus, commission

Payroll number

Applicant 2

Employment type (e.g. permanent, temporary, contract, not working, student)

Company name

Address

Including postcode

Work telephone

Job title

Time in current employment/contract

Years

Months

Annual basic salary

Large town/subsidy/car allowance

Annual guaranteed overtime, bonus, commission

Annual non-guaranteed overtime, bonus, commission

Payroll number

PREVIOUS EMPLOYMENT.

Please continue on the additional sheets provided if necessary.

Applicant 1

Employment type (e.g. permanent, temporary, contract, not working, student)

Company name

Address

Including postcode

Work telephone

Job title

Applicant 2

Employment type (e.g. permanent, temporary, contract, not working, student)

Company name

Address

Including postcode

Work telephone

Job title

PRECISE.

PREVIOUS EMPLOYMENT. (CONT'D)**Applicant 1**

Time with previous employment/contract

 Years Months

Salary at time of leaving

£ **Applicant 2**

Time with previous employment/contract

 Years Months

Salary at time of leaving

£ **SELF EMPLOYED.****Applicant 1**Nature of business

Self employment type

☐ Sole trader ☐ Partner ☐ DirectorCompany name

Address

Including postcode Work telephone Mobile telephone Date started

(DD/MM/YYYY)

Last 2 years' net profit

£ Year £ Year Share of business

%

Applicant 2Nature of business

Self employment type

☐ Sole trader ☐ Partner ☐ DirectorCompany name

Address

Including postcode Work telephone Mobile telephone Date started

(DD/MM/YYYY)

Last 2 years' net profit

£ Year £ Year Share of business

%

SELF EMPLOYED. (CONT'D)**Applicant 1****Accountant details**Firm name Address
Including postcode **Details of Individual acting on your behalf**Title First name Surname Qualifications Telephone **Applicant 2****Accountant details**Firm name Address
Including postcode **Details of Individual acting on your behalf**Title First name Surname Qualifications Telephone **OTHER INCOME.****Applicant 1**Other annual income? ☐ Yes ☐ No

Source of other income:

Pension £Maintenance £Working/child tax credit £Second job £

Start date of employment/contract

 (DD/MM/YYYY)

If second job state employer/company name

Address
Including postcode Work telephone Mobile telephone **Applicant 2**Other annual income? ☐ Yes ☐ No

Source of other income:

Pension £Maintenance £Working/child tax credit £Second job £

Start date of employment/contract

 (DD/MM/YYYY)

If second job state employer/company name

Address
Including postcode Work telephone Mobile telephone **PRECISE.**

OTHER INCOME. (CONT'D)**Applicant 1**

Job title

Date started (DD/MM/YYYY)

Payroll number

Annual income £

Applicant 1

Job title

Date started (DD/MM/YYYY)

Payroll number

Annual income £

CREDIT HISTORY.**Applicant 1**

Have you ever been bankrupt? ☐ Yes ☐ No

If yes, has it been discharged or cleared?

☐ Yes ☐ No

Date of discharge (DD/MM/YYYY)

Have you ever entered into an IVA or made arrangements with creditors?

☐ Yes ☐ No

If yes, has this been satisfied? ☐ Yes ☐ No

Date of satisfaction (DD/MM/YYYY)

Any defaults registered in last 36 months?

☐ Yes ☐ No

Date of most recent default

(DD/MM/YYYY)

Total amount of defaults registered in last 36 months

£

Number of defaults registered in last 36 months

Date of most recent CCJ

(DD/MM/YYYY)

Total amount of CCJs registered in last 36 months

£

Number of CCJs registered in last 36 months

Any missed mortgage or secured loan payments in the last 36 months?

☐ Yes ☐ No

If yes, number in last 12 months

If yes, number in last 36 months

Applicant 2

Have you ever been bankrupt? ☐ Yes ☐ No

If yes, has it been discharged or cleared?

☐ Yes ☐ No

Date of discharge (DD/MM/YYYY)

Have you ever entered into an IVA or made arrangements with creditors?

☐ Yes ☐ No

If yes, has this been satisfied? ☐ Yes ☐ No

Date of satisfaction (DD/MM/YYYY)

Any defaults registered in last 36 months?

☐ Yes ☐ No

Date of most recent default

(DD/MM/YYYY)

Total amount of defaults registered in last 36 months

£

Number of defaults registered in last 36 months

Date of most recent CCJ

(DD/MM/YYYY)

Total amount of CCJs registered in last 36 months

£

Number of CCJs registered in last 36 months

Any missed mortgage or secured loan payments in the last 36 months?

☐ Yes ☐ No

If yes, number in last 12 months

If yes, number in last 36 months

CREDIT HISTORY. (CONT'D)**Applicant 1**

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 ☐ No

If yes, please state the date of conviction

 (DD/MM/YYYY)

Nature of conviction

<input type="checkbox"/> Conditional discharge	<input type="checkbox"/> Probationary orders
<input type="checkbox"/> Fine	<input type="checkbox"/> Compensation order
<input type="checkbox"/> Community service	
<input type="checkbox"/> Prison sentences up to 6 months	
<input type="checkbox"/> Prison sentences between 6 and 30 months	
<input type="checkbox"/> Prison sentences over 30 months	

Length of sentence (including suspended)

Applicant 2

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 ☐ No

If yes, please state the date of conviction

 (DD/MM/YYYY)

Nature of conviction

<input type="checkbox"/> Conditional discharge	<input type="checkbox"/> Probationary orders
<input type="checkbox"/> Fine	<input type="checkbox"/> Compensation order
<input type="checkbox"/> Community service	
<input type="checkbox"/> Prison sentences up to 6 months	
<input type="checkbox"/> Prison sentences between 6 and 30 months	
<input type="checkbox"/> Prison sentences over 30 months	

Length of sentence (including suspended)

FINANCIAL COMMITMENTS.**Applicant 1**

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

 £

Ongoing monthly maintenance, alimony or CSA payments

 £

Number of dependents under 18

Applicant 2

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

 £

Ongoing monthly maintenance, alimony or CSA payments

 £

Number of dependents under 18

FINANCIAL COMMITMENTS. (CONT'D)**Applicant 1**

Are you aware of any changes to your income or expenditure that would affect your ability to repay the mortgage?

☐ Yes ☐ No

If yes please give details

Applicant 2

Are you aware of any changes to your income or expenditure that would affect your ability to repay the mortgage?

☐ Yes ☐ No

If yes please give details

LOAN DETAILS.

Mortgage type ☐ Purchase ☐ Remortgage

Date of original purchase (remortgage only) (DD/MM/YYYY)

Total amount of mortgage being replaced (remortgage only) £

Loan amount Terms Years

Product code

Loan amount

Repayment type ☐ Interest only ☐ Repayment only ☐ Interest and repayment

If all or part of your mortgage is to be on an interest-only basis then details of how you intend to pay the loan at the end of term are required for consideration. Please provide details.

If remortgaging, what is the purpose of the loan?

☐ Replace existing mortgage
 ☐ Home improvements
 ☐ Business purposes
 ☐ Holiday home
☐ Purchase of second property
 ☐ Home for dependent relative
 ☐ Purchase of BTL
 ☐ Capital raising

PRECISE.

LOAN DETAILS. (CONT'D)

If the loan purpose is capital raising, please provide a breakdown:

Debt consolidation	<input type="text" value="£"/>	Car purchase	<input type="text" value="£"/>
Purchase lease	<input type="text" value="£"/>	Purchase final share of property	<input type="text" value="£"/>
Transfer of equity	<input type="text" value="£"/>	Other	<input type="text" value="£"/>
If other, please state: <input type="text"/>			

PROPERTY DETAILS.Location of property ☐ England/Wales ☐ ScotlandEntry date (applicable for Scotland only) **The following needs only to be completed where the property is buy to let**

Purchase price/estimated property value	<input type="text" value="£"/>
Estimated monthly rent if buy to let	<input type="text" value="£"/>
Will the rental income be paid in sterling?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the assets from which the mortgage will be paid held in sterling	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will the property be let to a family member?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Relationship of family member to you	<input type="text"/>
Do you all currently own buy to lets other than the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have any of you or an "immediate family member" ever lived in the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did any of you inherit the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answer Yes to the first question or No to the second two questions then for your application to proceed you will be required to agree that:

- 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, then you should seek independent legal advice.

Address including postcode

Type of property

<input type="checkbox"/> Semi detached house	<input type="checkbox"/> Maisonette	<input type="checkbox"/> Detached house	<input type="checkbox"/> Bungalow
<input type="checkbox"/> Terraced house	<input type="checkbox"/> Purpose built flat	<input type="checkbox"/> Converted flat	<input type="checkbox"/> End terrace

Number of bedrooms **PRECISE.**

PROPERTY DETAILS. (CONT'D)

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

Years

If flats, please state number of storeys in block

Storeys

Does the applicant own 20 or more buy to let loans with other lenders?

☐

Yes

☐

No

(Record details in 'Additional information' section)

We do not lend on any of the following:

Ex-local authority flats/maisonettes, shared ownership, right to buy, key worker, studio flats, flats above commercial premises, flats in blocks greater than 15 storeys, unoccupied for last 18 months, sale and rent back transactions, let to buy, back to back transaction or properties with 20% or more business use.

Source of deposit:

Equity from sale

£

Parental gift

£

Own savings

£

Inheritance

£

Names of additional occupiers aged 17 or over

	Name of occupant	Relationship to applicant(s)	Date of birth
Occupant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Occupant 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Occupant 3	<input type="text"/>	<input type="text"/>	<input type="text"/>

SOLICITORS DETAILS.

Please note that if your chosen solicitor is also to act for us, they must be registered with the Solicitors Regulation Authority and have two or more partners.

Name of solicitors acting

Telephone number

Address

Including postcode

Fax number

Name of person acting

PROPERTY ASSESSMENT.

Type of valuation	<input type="checkbox"/> Property inspection report	<input type="checkbox"/> Homebuyers
Contact for access		
Contact name		
Daytime telephone		
Mobile telephone		

PAYMENT DETAILS.

Contact details for payment of valutaion:

Contact name	
Telephone number(s)	

BUY TO LET PROPERTY DETAILS.

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

Property 1		Property 2	
Amount outstanding	£	Amount outstanding	£
Lender name		Lender name	
Rental income	£	Rental income	£
Monthly payment	£	Monthly payment	£
Premise's name		Premise's name	
Premise's number		Premise's number	
Street name		Street name	
District		District	
Town or City		Town or City	
County		County	
Postcode		Postcode	

PRECISE.

ADDITIONAL INFORMATION.

Broker name

Applicant(s) name

Please specify which section these details refer to.

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 Privacy Notice should have been provided to you with this Application Form, if you have not received it 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.

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 is a director duly authorised to make this **Application** 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.

PRECISE.

- 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.

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:

- i. You will repay the **Loan** in accordance with the conditions specified in your Mortgage Offer and General Mortgage Conditions.
- ii. 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).
- iii. We may take other payments by Direct Debit with Your agreement which may be given by telephone or in writing.

PRECISE.

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

Any valuation and assessment fee payable by You covers Our costs for assessing the **Application** and value of the **Property**. If We accept this fee, We are not obliged to offer or make a **Loan** to You. The Illustration will set out the whether these fees are refundable.

Please tick below if you wish any of the fees stated to be added or deducted from the Loan. If You do not indicate that You wish the fees to be added or deducted then these and any other fees must be paid from Your own funds.

Residential/buy to let

☐ Product Fee

☐ Telegraphic transfer fee

The only fees You must pay us for this **Application** are contained in the literature about the particular **Loan** that You are applying for. Any other fees that You pay to any third party are paid not as a condition of submitting this **Application** or as a condition of obtaining the Mortgage Offer (if made).

Applicant 1

Signed

Print name

Date

(DD/MM/YYYY)

Applicant 2

Signed

Print name

Date

(DD/MM/YYYY)

We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visiting [precisemortgages-customers.co.uk/existingcustomers/additional_support](https://www.precisemortgages-customers.co.uk/existingcustomers/additional_support) for more information.

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.

PRECISE.

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

Name(s) of account holder

Servicer User Number

Reference

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:

Postcode

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.

Signature(s)

Date

(DD/MM/YYYY)

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.

PRECISE.