

# **APPLICATION FORM.**

**Refurbishment buy to let  
limited company**

How to submit: [bridging@precisemortgages.co.uk](mailto:bridging@precisemortgages.co.uk)

# **PRECISE.**

## INTERMEDIARY DETAILS.

Are you:  Directly Authorised  Appointed Representative  Commercial Broker

Level of advice (Regulated Mortgage Contracts must always be advised)  Advised  Non-advised

Name

Your customer reference

Address

Including postcode

Email address

Telephone

Email address

FCA registration number

Confirm your NACFB membership number (if applicable)

Please tick to confirm you are part of a:

Network

Club

Packager

## NETWORK DETAILS.

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

Contact name

Company name

Company address

Including postcode

Company telephone number (including STD code)

FCA registration number

## PACKAGER DETAILS.

Contact name

Company name

Company address

Including postcode

Company telephone number (including STD code)

FCA registration number

# PRECISE.

## BRIDGING REFURBISHMENT LOAN FEES.

Please indicate at which application stage a fee will be payable or refundable, the stages are as follows: up front, on application, offer or completion.

Level of advice  Advised  Non-advised

If the application is for a consumer buy to let, you must be registered with the FCA with the following permissions:

- acting as a consumer buy to let arranger (all sales); and
- acting as a consumer buy to let adviser (advised sales only).

This will be checked during underwriting and if you don't have the relevant permissions, we'll be unable to proceed with the application.

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

Telegraphic transfer fee  Facility fee  Assessment fee

Do you intend to pass any of the **procurement fee** to the applicant(s)?  Yes  No  Part

- If yes or part, how much? £

Are you charging the applicant(s) an **administration fee**?  Yes  No

- If yes how much? £  When is this payable?

- Is this fee refundable?  Yes  No

- If yes how much is refundable? £  When is this refundable?

Are you adding this fee to the loan?  Yes  No

I confirm the Applicant has been given an explanation that adding a fee to the loan will incur interest from the day the loan completes and therefore increase the total amount repayable. I can confirm that the customer has been made aware that interest will still be charged on the fee(s) even if Precise have not been able to pay the fee(s) because the bank details to complete the payment have not been provided to Precise.

Are you charging the applicant(s) a **broker fee**?  Yes  No

- If yes how much? £  When is this payable?

- Is this fee refundable?  Yes  No

- If yes how much is refundable? £  When is this refundable?

Are you adding this fee to the loan?  Yes  No

I confirm the Applicant has been given an explanation that adding a fee to the loan will incur interest from the day the loan completes and therefore increase the total amount repayable. I can confirm that the customer has been made aware that interest will still be charged on the fee(s) even if Precise have not been able to pay the fee(s) because the bank details to complete the payment have not been provided to Precise.

## BRIDGING REFURBISHMENT LOAN FEES. (CONT'D)

Are you charging the applicant(s) a **packager fee**?  Yes  No

- If yes how much? £  When is this payable?

- Is this fee refundable?  Yes  No

- If yes how much is refundable? £  When is this refundable?

Are you adding this fee to the loan?  Yes  No

I confirm the Applicant has been given an explanation that adding a fee to the loan will incur interest from the day the loan completes and therefore increase the total amount repayable. I can confirm that the customer has been made aware that interest will still be charged on the fee(s) even if Precise have not been able to pay the fee(s) because the bank details to complete the payment have not been provided to Precise.

## BUY TO LET FEES.

Level of advice  Advised  Non-advised

Does your customer wish to add any of the following fees to the loan?  Telegraphic transfer fee  Product fee

Do you intend to pass any of the **procurement fee** to the applicant(s)?  Yes  No  Part

- If yes or part, how much? £

Are you charging the applicant(s) an **administration fee**?  Yes  No

- If yes how much? £  When is this payable?

- Is this fee refundable?  Yes  No

- If yes how much is refundable? £  When is this refundable?

Are you adding this fee to the loan?  Yes  No

I confirm the Applicant has been given an explanation that adding a fee to the loan will incur interest from the day the loan completes and therefore increase the total amount repayable. I can confirm that the customer has been made aware that interest will still be charged on the fee(s) even if Precise have not been able to pay the fee(s) because the bank details to complete the payment have not been provided to Precise.

Are you charging the applicant(s) a **broker fee**?  Yes  No

- If yes how much? £  When is this payable?

- Is this fee refundable?  Yes  No

- If yes how much is refundable? £  When is this refundable?

Are you adding this fee to the loan?  Yes  No

I confirm the Applicant has been given an explanation that adding a fee to the loan will incur interest from the day the loan completes and therefore increase the total amount repayable. I can confirm that the customer has been made aware that interest will still be charged on the fee(s) even if Precise have not been able to pay the fee(s) because the bank details to complete the payment have not been provided to Precise.

## BUY TO LET FEES. (CONT'D)

Are you charging the applicant(s) a **packager fee**?  Yes  No

- If yes how much? £  When is this payable?

- Is this fee refundable?  Yes  No

- If yes how much is refundable? £  When is this refundable?

Are you adding this fee to the loan?  Yes  No

I confirm the Applicant has been given an explanation that adding a fee to the loan will incur interest from the day the loan completes and therefore increase the total amount repayable. I can confirm that the customer has been made aware that interest will still be charged on the fee(s) even if Precise have not been able to pay the fee(s) because the bank details to complete the payment have not been provided to Precise.

## 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

We require the company 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.

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'.

Photocopied 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.

By submitting this Application from to you, I:

- Confirm that I am acting on behalf of the company/guarantor(s) and have their permission to access their information and to supply it to you with this application, and at any time during the life of the mortgage. I confirm that to the best of my knowledge and belief, the information contained in this application is true.
- 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 company/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 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.
- Agree to your [Short Term Lending Terms of Business \(2016 Edition\)](#) on my and the firm's behalf.
- Please note, by ticking this box, you confirm you have read and understood our Broker terms of business which can be found here: [www.precisemortgages.co.uk/termsofbusiness.pdf](http://www.precisemortgages.co.uk/termsofbusiness.pdf)

## Credit Decisions and Fraud Prevention Agencies

Note that:

- The personal information you collect from me will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify the identity of the applicant and any guarantor (Applicants). If fraud is detected, I or the Applicants could be refused certain services, finance or employment. Further details of how my and their information will be used by you and these fraud prevention agencies, and my and their data protection rights, can be found by contacting the Data Protection Officer at Precise Mortgages.
- You will also supply Applicant's personal information to credit reference agencies (CRAs) in order to process their application and they will give you information about Applicants, such as about their financial history. You do this to assess creditworthiness and product suitability, check their identity, manage their account, trace and recover debts and prevent criminal activity.
- You will also continue to exchange information about Applicants with CRAs on an ongoing basis, including about their settled accounts and any debts not fully repaid on time. CRAs will share their information with other organisations. Their data will also be linked to the data of their spouse, any joint applicants or other financial associates.
- The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain), [www.experian.co.uk/crain](http://www.experian.co.uk/crain) or [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain).
- 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.

# PRECISE.

### Privacy Notice - Customer

- Note that how you, credit reference and fraud prevention agencies use customer information, is set out in more detail in your Mortgages and Loans 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 Mortgages and Loans 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 Mortgages and Loans 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.
- Please tick one or more of the boxes below if you're happy for us to contact you about our products and services. We'll also contact you about those offered by third parties we think may be of interest.

By telephone     By post     By email     By SMS

### Broker/Admin/Packager Fees

As you have confirmed the broker/admin/packager fee will be paid by Precise Mortgages, we will require your bank details to complete payment of your broker fee on completion. Please note if we have not been provided with your bank details prior to the completion date, we will not be able to send funds and the customer will start to incur interest on the fee(s) from the date of completion. Please ensure your up-to-date bank details are notified to us.

Broker signature

Print name

Date

(DD/MM/YYYY)

## LOAN DETAILS

Will the property be let?  Yes  No

Will rental income be paid in pounds sterling?  Yes  No

Are the assets from which the mortgage will be paid held in pounds sterling?  Yes  No

Is the loan wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by all of the applicants?  Yes  No

Do any of the guarantors or an immediate family member live in or intend to live in the property?  Yes  No

Have any of the guarantors or an immediate family member ever lived in the property?  Yes  No

Did any of the guarantors or an immediate family member inherit the property?  Yes  No

Do any of the guarantors currently own buy to lets other than the property?  Yes  No

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

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

This agreement is entered into by you wholly or predominately for the purpose of a business carried on or intended to be carried on by you. If it's not then you must let us know immediately and not proceed with the loan.

You understand that you'll not have the benefit of the protection and remedies that would be available to you under the Mortgage Credit Directive Order (the Order) if the agreement were a consumer buy to let mortgage contract under the Order.

You're aware that if you're in any doubt as to the consequences of the agreement not being regulated by the Order, then you should seek independent legal advice.

## BRIDGING REFURBISHMENT LOAN DETAILS.

Reason for loan

Repayment type  Serviced interest (monthly payments)  Retained interest (no monthly payments)

Loan type  Purchase  Refinance

If refinance, please provide original purchase date  (DD/MM/YYYY)

Total purchase price/estimated value  £

Total open market value  £

If purchase price is less than the open market value, please provide further explanation here

Total advance required  £  
(exclusive of fees/retained interest payments)

Term in months  £

# PRECISE.



## BRIDGING REFURBISHMENT LOAN DETAILS. (CONT'D)

Summary of proposed improvements. Please provide a detailed description of the planned refurbishment works using our 'Schedule of works' form which can be found at [www.precisemortgages.co.uk/documentation](http://www.precisemortgages.co.uk/documentation) and include with this application.

Product applied for: Fixed rate of  % per month

Expected completion date (earliest date)  (DD/MM/YYYY)

Is the property being purchased from a business in which the applicant or any director has an element of ownership or interest?  Yes  No

Is this a private sale?  Yes  No

Is the applicant or any director related to the vendor?  Yes  No

Source of deposit

Is there a current mortgage on the property?  Yes  No

If yes:

Lender

Total amount of mortgage being replaced  £

If refinance, what is the purpose of loan?

Amount of debt being repaid from this loan (other than an existing mortgage secured on the property)  £

## CAPITAL RAISING DETAILS.

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

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

Reason	Amount
<input type="text" value=""/>	<input type="text" value=""/> £
<input type="text" value=""/>	<input type="text" value=""/> £
<input type="text" value=""/>	<input type="text" value=""/> £
<input type="text" value=""/>	<input type="text" value=""/> £

## BUY TO LET LOAN DETAILS.

Post works estimated value

Loan amount  Term

Expected monthly rental income

Guarantor 1 percentage share of rental  % Guarantor 2 percentage share of rental  %

Repayment type  Capital and interest  Interest only

Repayment vehicle  Savings  Sale of property (buy to let only)  Stocks and Shares ISA

Unit trust/OEICs  Endowment  UK stocks and shares

Pension  Premium bond  Sale of second home

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

Buy to let product code  Term  2 year  5 year

## CAPITAL RAISING DETAILS.

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

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

Reason	Amount
<input type="text"/>	<input type="text" value="£"/>
<input type="text"/>	<input type="text" value="£"/>
<input type="text"/>	<input type="text" value="£"/>
<input type="text"/>	<input type="text" value="£"/>

## PROPERTY DETAILS.

Type of loan  Buy to let  HMO  Multi-unit

Property address

Where is the property?  England/Wales  Scotland

Type (e.g. house, terraced house etc)

Number of storeys (flats only)  Floor number (flats only)  No.of bedrooms

If studio flat, please provide floor area  If multi-unit, how many units?

Tenure

Remaining term of lease   
(where applicable)

**PRECISE.**

## PROPERTY DETAILS. (CONT'D)

Construction type

Year built/converted

Is the property ex-local authority?  Yes  No

If yes, is the property subject to pre-emption?  Yes  No

Is the property in the course of construction?  Yes  No

Is planning permission required and obtained?  Yes  No

Is the property in a finished condition (i.e. ready to sell or rent)?  Yes  No

If no, please complete a 'Schedule of Works' form which can be found at [www.precisemortgages.co.uk/Documentation](http://www.precisemortgages.co.uk/Documentation) and include with this application.

## PROPERTY VALUATION

### Contact for payment of valuation fee

Contact name

Telephone number  Mobile number

### Contact for access

Contact name

Contact type  Applicant  Selling agent  Vendor  Builder  Other

Telephone number  Mobile number

Additional information for valuation access (i.e. contact times/days)

**LIMITED COMPANY DETAILS.**Registered name Trading name Registered company number Nature of business Where is the property?  Small or medium (turnover up to £25 million)  Large (turnover over £25 million)Company registration number Registered address  
Including postode and  
must be in the UK Correspondance/  
business address  
If different and  
including postcode Business start date  (DD/MM/YYYY)Number of directors (Maximum 4 allowable. We require all directors/shareholders over the age of 25 to provide personal application details. Please complete the guarantor section for each director/shareholder. Please be aware that the business must be 100% owned by the directors/shareholders)Name of director/shareholder Name of director/shareholder Name of director/shareholder Name of director/shareholder **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.****ACCOUNTANT DETAILS.**Firm name Firm address  
Including postcode Telephone  I can confirm that the accountant has one of the qualifications detailed in the criteria guide available at [www.precisemortgages.co.uk/bridging](http://www.precisemortgages.co.uk/bridging)**PRECISE.**

# PERSONAL DETAILS.

Please complete an 'Additional guarantor' form (which is available at [www.precisemortgages.co.uk/Documentation](http://www.precisemortgages.co.uk/Documentation)) if there are more than 2 Guarantors and include with this application.

Guarantor 1	
Title (Mr/Mrs/Miss/Ms/Dr/Other)	<input type="text"/>
If specified 'Other' please state	<input type="text"/>
First name	<input type="text"/>
Middle name(s)	<input type="text"/>
Surname	<input type="text"/>
Date of birth	<input type="text"/> (DD/MM/YYYY)
Have you been known by any other name(s) in last 3 years? (maiden/alias)	
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>If yes:</b>	
Title (Mr/Mrs/Miss/Ms/Dr/Other)	<input type="text"/>
Previous first name(s)	<input type="text"/>
Previous surname	<input type="text"/>

Guarantor 2	
Title (Mr/Mrs/Miss/Ms/Dr/Other)	<input type="text"/>
If specified 'Other' please state	<input type="text"/>
First name	<input type="text"/>
Middle name(s)	<input type="text"/>
Surname	<input type="text"/>
Date of birth	<input type="text"/> (DD/MM/YYYY)
Have you been known by any other name(s) in last 3 years? (maiden/alias)	
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>If yes:</b>	
Title (Mr/Mrs/Miss/Ms/Dr/Other)	<input type="text"/>
Previous first name(s)	<input type="text"/>
Previous surname	<input type="text"/>

Marital status	<input type="text"/>
Home telephone	<input type="text"/>
Work telephone	<input type="text"/>
Mobile 1	<input type="text"/>
Mobile 2	<input type="text"/>
Number of child dependants (under 18)	<input type="text"/>
Number of adult dependants (18 and over)	<input type="text"/>
Email address	<input type="text"/>
Nationality	<input type="text"/>
Current resident in the UK?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Length of residency in the UK	<input type="text"/> Years <input type="text"/> Months
National Insurance Number	<input type="text"/>

Marital status	<input type="text"/>
Home telephone	<input type="text"/>
Work telephone	<input type="text"/>
Mobile 1	<input type="text"/>
Mobile 2	<input type="text"/>
Number of child dependants (under 18)	<input type="text"/>
Number of adult dependants (18 and over)	<input type="text"/>
Email address	<input type="text"/>
Nationality	<input type="text"/>
Current resident in the UK?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Length of residency in the UK	<input type="text"/> Years <input type="text"/> Months
National Insurance Number	<input type="text"/>

## CURRENT ADDRESS.

Please give details of any other previous addresses that you have had in the last 3 years. Continue on the additional sheets provided if necessary.

Guarantor 1	
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
Time at address	<input type="text"/> Years <input type="text"/> Months
<b>If the guarantor is a tenant:</b>	
Landlord's name	<input type="text"/>
Landlord's address Including postcode	<input type="text"/>

Guarantor 2	
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
Time at address	<input type="text"/> Years <input type="text"/> Months
<b>If the guarantor is a tenant:</b>	
Landlord's name	<input type="text"/>
Landlord's address Including postcode	<input type="text"/>

## CURRENT RESIDENTIAL MORTGAGE DETAILS.

Guarantor 1	
Has the guarantor ever held a mortgage or owned a property	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, lender name	<input type="text"/>

Guarantor 2	
Has the guarantor ever held a mortgage or owned a property	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, lender name	<input type="text"/>

## EMPLOYMENT STATUS.

It's important that you complete all relevant sections for each guarantor to provide full details of their income (e.g. where one guarantor is both employed and self-employed, each individual section must be completed).

- If the guarantor is employed with a shareholding of 25% or more, please complete the self-employed section.
- If the guarantor has been in their current employment for less than 12 months, please provide the start and end dates, along with their employment status e.g. permanent, fixed contract, self-employed, for each role on the additional information page at the end of this form.

### Guarantor 1

- Employed       Self-employed - sole trader  
 Retired       Self-employed - partnership  
 Not working       Fixed term contract

If guarantor is employed on a fixed term contract, is there more than six months left to run on the current contract?

- Yes       No

### Guarantor 2

- Employed       Self-employed - sole trader  
 Retired       Self-employed - partnership  
 Not working       Fixed term contract

If guarantor is employed on a fixed term contract, is there more than six months left to run on the current contract?

- Yes       No

## CURRENT EMPLOYMENT.

### Guarantor 1

25% or more shareholder?  Yes  No

Occupation

Start date (DD/MM/YYYY)

Basic salary  £

Overtime  £

Commission  £

Bonus  £

Allowance  £

Job title

Nature of business

Employee number

Is this position permanent?  Yes  No

Company name

Address  
Including postcode

Is the guarantor employed on a zero hours contract?  Yes  No

### Guarantor 2

25% or more shareholder?  Yes  No

Occupation

Start date (DD/MM/YYYY)

Basic salary  £

Overtime  £

Commission  £

Bonus  £

Allowance  £

Job title

Nature of business

Employee number

Is this position permanent?  Yes  No

Company name

Address  
Including postcode

Is the guarantor employed on a zero hours contract?  Yes  No

**CURRENT EMPLOYMENT. (CONT'D)****Guarantor 1**

Is the guarantor employed on a zero hours contract?  Yes  No

**If yes:**

Gross income from the last three months £

Gross income from the last six months £

**Calculating zero hours income:**

- Add together the gross basic income from the last three and the last six 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.

**Guarantor 2**

Is the guarantor employed on a zero hours contract?  Yes  No

**If yes:**

Gross income from the last three months £

Gross income from the last six months £

**SELF EMPLOYED.****Guarantor 1**

Occupation

Date commenced trading (DD/MM/YYYY)

Nature of business

**Self employment type**

Sole trader  Partner  Director

Company name

Employed since

**Last 2 years' net profit**

£  Year

£  Year

Share of business  %

Is all net profit declared sourced from property rental?  Yes  No

Address  
Including postcode

Business telephone number

VAT number

Accountant's details

Accountant's qualifications

Accountant's telephone number

How long has the accountant acted for the guarantor?

**Guarantor 2**

Occupation

Date commenced trading (DD/MM/YYYY)

Nature of business

**Self employment type**

Sole trader  Partner  Director

Company name

Employed since

**Last 2 years' net profit**

£  Year

£  Year

Share of business  %

Is all net profit declared sourced from property rental?  Yes  No

Address  
Including postcode

Business telephone number

VAT number

Accountant's details

Accountant's qualifications

Accountant's telephone number

How long has the accountant acted for the guarantor?



## SECONDARY EMPLOYMENT.

Only complete this section if the applicant has a second job.

Guarantor 1		Guarantor 2	
25% or more shareholder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	25% or more shareholder?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation	<input type="text"/>	Occupation	<input type="text"/>
Start date	(DD/MM/YYYY) <input type="text"/>	Start date	(DD/MM/YYYY) <input type="text"/>
Basic salary	£ <input type="text"/>	Basic salary	£ <input type="text"/>
Overtime	£ <input type="text"/>	Overtime	£ <input type="text"/>
Commission	£ <input type="text"/>	Commission	£ <input type="text"/>
Bonus	£ <input type="text"/>	Bonus	£ <input type="text"/>
Allowance	£ <input type="text"/>	Allowance	£ <input type="text"/>
Is the guarantor employed on a zero hours contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is the guarantor employed on a zero hours contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If yes:</b>		<b>If yes:</b>	
Gross income from the last three months	£ <input type="text"/>	Gross income from the last three months	£ <input type="text"/>
Gross income from the last six months	£ <input type="text"/>	Gross income from the last six months	£ <input type="text"/>

## SECONDARY SELF-EMPLOYED.

Guarantor 1		Guarantor 2	
Occupation	<input type="text"/>	Occupation	<input type="text"/>
Date commenced trading	(DD/MM/YYYY) <input type="text"/>	Date commenced trading	(DD/MM/YYYY) <input type="text"/>
Nature of business	<input type="text"/>	Nature of business	<input type="text"/>
Self employment type	<input type="checkbox"/> Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director	Self employment type	<input type="checkbox"/> Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director
Company name	<input type="text"/>	Company name	<input type="text"/>
Employed since	<input type="text"/>	Employed since	<input type="text"/>
Last 2 years' net profit	£ <input type="text"/> Year <input type="text"/>	Last 2 years' net profit	£ <input type="text"/> Year <input type="text"/>
	£ <input type="text"/> Year <input type="text"/>		£ <input type="text"/> Year <input type="text"/>
Share of business	<input type="text"/> %	Share of business	<input type="text"/> %
Is all net profit declared sourced from property rental?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is all net profit declared sourced from property rental?	<input type="checkbox"/> Yes <input type="checkbox"/> No

## PREVIOUS EMPLOYMENT.

Only complete this section if the guarantor has been in their current employment for less than 12 months.

Guarantor 1		Guarantor 2	
25% or more shareholder?	<input type="checkbox"/> Yes <input type="checkbox"/> No	25% or more shareholder?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation	<input type="text"/>	Occupation	<input type="text"/>
Start date	(DD/MM/YYYY) <input type="text"/>	Start date	(DD/MM/YYYY) <input type="text"/>
Basic salary	£ <input type="text"/>	Basic salary	£ <input type="text"/>
Overtime	£ <input type="text"/>	Overtime	£ <input type="text"/>
Commission	£ <input type="text"/>	Commission	£ <input type="text"/>
Bonus	£ <input type="text"/>	Bonus	£ <input type="text"/>
Allowance	£ <input type="text"/>	Allowance	£ <input type="text"/>

## PREVIOUS SELF-EMPLOYED.

Only complete this section if the guarantor has been in their current employment for less than 12 months.

Guarantor 1		Guarantor 2	
Occupation	<input type="text"/>	Occupation	<input type="text"/>
Date commenced trading	(DD/MM/YYYY) <input type="text"/>	Date commenced trading	(DD/MM/YYYY) <input type="text"/>
Nature of business	<input type="text"/>	Nature of business	<input type="text"/>
Self employment type	<input type="checkbox"/> Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director	Self employment type	<input type="checkbox"/> Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director
Company name	<input type="text"/>	Company name	<input type="text"/>
Employed since	<input type="text"/>	Employed since	<input type="text"/>
Last 2 years' net profit	£ <input type="text"/> Year <input type="text"/>	Last 2 years' net profit	£ <input type="text"/> Year <input type="text"/>
	£ <input type="text"/> Year <input type="text"/>		£ <input type="text"/> Year <input type="text"/>
Share of business	<input type="text"/> %	Share of business	<input type="text"/> %
Is all net profit declared sourced from property rental?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is all net profit declared sourced from property rental?	<input type="checkbox"/> Yes <input type="checkbox"/> No

## OTHER INCOME.

Only complete this section if the guarantor has income from sources other than their main employment.

### Guarantor 1

Does the guarantor have any other sources of income?  Yes  No

If yes, please provide details

### Guarantor 2

Does the guarantor have any other sources of income?  Yes  No

If yes, please provide details

### Other sources of income

Source	Start date	Gross annual amount
Pension	<input type="text"/>	£ <input type="text"/>
Working/ Child Tax Credits	<input type="text"/>	£ <input type="text"/>
Dividend	<input type="text"/>	£ <input type="text"/>
Maintenance <small>(CSA/court ordered only)</small>	<input type="text"/>	£ <input type="text"/>
Rental income net of mortgage payments	<input type="text"/>	£ <input type="text"/>
Investment income	<input type="text"/>	£ <input type="text"/>
Other <small>(please specify)</small>	<input type="text"/>	£ <input type="text"/>

### Other sources of income

Source	Start date	Gross annual amount
Pension	<input type="text"/>	£ <input type="text"/>
Working/ Child Tax Credits	<input type="text"/>	£ <input type="text"/>
Dividend	<input type="text"/>	£ <input type="text"/>
Maintenance <small>(CSA/court ordered only)</small>	<input type="text"/>	£ <input type="text"/>
Rental income net of mortgage payments	<input type="text"/>	£ <input type="text"/>
Investment income	<input type="text"/>	£ <input type="text"/>
Other <small>(please specify)</small>	<input type="text"/>	£ <input type="text"/>

## MISSED PAYMENT.

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

### Guarantor 1

Have you missed payments on commitments in the last three years?  Yes  No

If yes:

Commitment type	Highest number in last:		
	12 months	24 months	36 months
Mortgage payment	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit card	<input type="text"/>	<input type="text"/>	<input type="text"/>
Secured loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Unsecured loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Hire purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Guarantor 2

Have you missed payments on commitments in the last three years?  Yes  No

If yes:

Commitment type	Highest number in last:		
	12 months	24 months	36 months
Mortgage payment	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit card	<input type="text"/>	<input type="text"/>	<input type="text"/>
Secured loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Unsecured loan	<input type="text"/>	<input type="text"/>	<input type="text"/>
Hire purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>

**CREDIT HISTORY.****Guarantor 1**

Have you ever entered into Debt management plan (DMP)?

 Yes  No**If yes:**Has it been active in the last six years?  Yes  NoIf it's now satisfied,  (DD/MM/YYYY)  
please confirm the dateCompany name Address  
Including postcode Have you ever been made bankrupt or sequestrated  
(if Scotland) Yes  No**If yes:**Has it been discharged or cleared?  Yes  NoDate of discharge  (DD/MM/YYYY)Have you ever entered into an IVA or made arrangements  
with creditors? Yes  No**If yes:**Satisfied?  Yes  NoDate of satisfaction  (DD/MM/YYYY)

Any defaults registered in last 36 months

 Yes  No**If yes:**

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 **Guarantor 2**

Have you ever entered into Debt management plan (DMP)?

 Yes  No**If yes:**Has it been active in the last six years?  Yes  NoIf it's now satisfied,  (DD/MM/YYYY)  
please confirm the dateCompany name Address  
Including postcode Have you ever been made bankrupt or sequestrated  
(if Scotland) Yes  No**If yes:**Has it been discharged or cleared?  Yes  NoDate of discharge  (DD/MM/YYYY)Have you ever entered into an IVA or made arrangements  
with creditors? Yes  No**If yes:**Satisfied?  Yes  NoDate of satisfaction  (DD/MM/YYYY)

Any defaults registered in last 36 months

 Yes  No**If yes:**

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

## CREDIT HISTORY. (CONT'D)

### Guarantor 1

Property repossessed in last 6 years

Yes  No

**If yes:**

Please state the date of repossession

(DD/MM/YYYY)

Any CCJs registered in last 36 months

Yes  No

**If yes:**

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

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  No

**If yes:**

Please state the date of conviction

(DD/MM/YYYY)

Nature of conviction

Length of sentence (including suspended)

Years  Months

### Guarantor 2

Property repossessed in last 6 years

Yes  No

**If yes:**

Please state the date of repossession

(DD/MM/YYYY)

Any CCJs registered in last 36 months

Yes  No

**If yes:**

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

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  No

**If yes:**

Please state the date of conviction

(DD/MM/YYYY)

Nature of conviction

Length of sentence (including suspended)

Years  Months

## COMMITMENTS.

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

Guarantor 1	
Monthly residential mortgage repayment/monthly rental payment	£ <input type="text"/>
Residential mortgage balance outstanding	£ <input type="text"/>
Current interest rate	<input type="text"/> %
Repayment method of residential mortgage	<input type="text"/>
Open market value of residential property	<input type="text"/>
Remaining term	<input type="text"/> Years <input type="text"/> Months
Mortgage to be redeemed on completion	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Reason for not redeeming on completion

- Purchase a buy to let
- Convert to a buy to let
- Purchasing a holiday home
- Other (please specify)

Guarantor 2	
Monthly residential mortgage repayment/monthly rental payment	£ <input type="text"/>
Residential mortgage balance outstanding	£ <input type="text"/>
Current interest rate	<input type="text"/> %
Repayment method of residential mortgage	<input type="text"/>
Open market value of residential property	£ <input type="text"/>
Remaining term	<input type="text"/> Years <input type="text"/> Months
Mortgage to be redeemed on completion	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Reason for not redeeming on completion

- Purchase a buy to let
- Convert to a buy to let
- Purchasing a holiday home
- Other (please specify)

## CONVICTIONS.

Applicant 1	
Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>If yes:</b>	
Date of conviction	<input type="text"/> (DD/MM/YYYY)
Conviction type	<input type="text"/>
Sentence	<input type="text"/>

Applicant 2	
Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>If yes:</b>	
Date of conviction	<input type="text"/> (DD/MM/YYYY)
Conviction type	<input type="text"/>
Sentence	<input type="text"/>

## MORTGAGES AND SECURED LOANS.

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

Guarantor (1 or 2)	Lender	Outstanding balance	Monthly payment	Remaining term	Current interest rate	Repay on completion
<input type="checkbox"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No

## CREDIT CARDS.

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

## LOANS, HIRE PURCHASE AND FINANCE HELP TO BUY.

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

# PRECISE.

## OTHER COMMITMENTS.

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

## INCOME AND EXPENDITURE DECLARATION.

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

Yes  No

If yes, please give details

## BUY TO LET PORTFOLIO.

In the section below, enter the share of the guarantor entire buy to let portfolio which they're 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're responsible for paying and the rental income they receive.

If this is an application for a remortgage, please don't include rental income or mortgage details for the subject property.

Guarantor 1		Guarantor 2	
Does the applicant or the guarantor own any investment/buy to let properties?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Does the applicant or the guarantor own any investment/buy to let properties?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If yes:</b>		<b>If yes:</b>	
Total number of properties	<input type="text"/>	Total number of properties	<input type="text"/>
Estimated value of portfolio	£ <input type="text"/>	Estimated value of portfolio	£ <input type="text"/>
Total outstanding balance of mortgages	£ <input type="text"/>	Total outstanding balance of mortgages	£ <input type="text"/>
Total monthly portfolio mortgage payments	£ <input type="text"/>	Total monthly portfolio mortgage payments	£ <input type="text"/>
Total monthly portfolio rental income	£ <input type="text"/>	Total monthly portfolio rental income	£ <input type="text"/>

Please provide a fully completed Existing Property Portfolio form.

# PRECISE.



## BANK DETAILS.

Name of account holder

Bank/building society

Bank sort code account number

 -  - 

Name and full postal address  
of your bank or building society

### Direct Debit mandate

- Have advised my client(s) that the name Precise Mortgages will appear on their bank statement against the Direct Debit; they'll be sent confirmation of their Instruction within three working days or no later than 10 working days before the first payment is due to collect. However, their Direct Debit instruction will not be lodged with their bank until the mortgage completes and at this time, they'll be sent a letter confirming the timing and amounts of payments due. In the future, if there are any changes to the date, amount or frequency of the Direct Debit, Precise Mortgages will always give them 10 working days' notice in advance of their account being debited.
- Have advised my client(s) that all Direct Debits are protected by a guarantee and it can be found below and in the confirmation letter that will be sent to them.

### The Direct Debit Guarantee

- In the event of an error, you're entitled to an immediate refund from your bank or building Society. You have the right to cancel at any time and this guarantee is offered by all the banks and building societies that take part in the Direct Debit Scheme. A copy of the safeguards under the Direct Debit Guarantee will be sent to you with the confirmation letter.

## 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: [www.precisemortgages.co.uk/Bridging/Conveyancer](http://www.precisemortgages.co.uk/Bridging/Conveyancer).

You, the borrower, are responsible for paying all the conveyancers' fees, costs and disbursements including the fees of the conveyancer acting for us in connection with the bridging finance.

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

- 1. Joint Representation – Preferred Panel:** Where our conveyancer acts for both  
(Please go to question A)
- 2. Separate Representation -** Where our conveyancer acts for us and only us and you have your own conveyancer  
(Please go to question B)

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

England and wales				
<input type="checkbox"/>	Blacks Solicitors LLP	01132 070000	<a href="http://www.lawblacks.com">www.lawblacks.com</a>	City Point, 29 King Street, Leeds, LS1 2HL
<input type="checkbox"/>	BTMK Solicitors Ltd	01702 346677	<a href="http://www.btmk.co.uk">www.btmk.co.uk</a>	100 Alexandra Road, Southend on Sea, Essex, SS1 1HQ
<input type="checkbox"/>	Goldsmith Williams-Gwlegal	0345 3733737	<a href="http://gw.legal">gw.legal</a>	4th Floor, 20 Chapel Street, Liverpool, L3 9GW
<input type="checkbox"/>	Gordons Property Lawyers	01628 308380	<a href="http://www.gplawyers.co.uk">www.gplawyers.co.uk</a>	SC House, Vanwall Road, Maidenhead, Berkshire, SL6 4UB
<input type="checkbox"/>	JMW	03458 726666	<a href="http://www.jmw.co.uk">www.jmw.co.uk</a>	1 Byrom Place, Manchester, M3 3HG
<input type="checkbox"/>	Lightfoots	01844 212305	<a href="http://www.lightfoots.co.uk">www.lightfoots.co.uk</a>	1-3 High Street, Thame, OX9 2BX
Scotland				
<input type="checkbox"/>	Aberdein Considine	0333 0066113	<a href="http://www.acandco.com">www.acandco.com</a>	7 - 9 Bon Accord Crescent, Aberdeen, AB11 6DN

**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	<input type="text"/>
Name of acting conveyancer	<input type="text"/>
Name of acting Solicitor	<input type="text"/>
Email address for contact	<input type="text"/>
Telephone number	<input type="text"/>
Security address Including postcode	<input type="text"/>

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

England and wales			
<input type="checkbox"/>	Blacks Solicitors LLP	01132 070000	<a href="http://www.lawblacks.com">www.lawblacks.com</a> City Point, 29 King Street, Leeds, LS1 2HL
<input type="checkbox"/>	BTMK Solicitors Ltd	01702 346677	<a href="http://www.btmk.co.uk">www.btmk.co.uk</a> 100 Alexandra Road, Southend on Sea, Essex, SS1 1HQ
<input type="checkbox"/>	Fieldfisher	01618 358010	<a href="http://www.fieldfisher.com">www.fieldfisher.com</a> 5th Floor Free Trade Exchange, 37 Peter Street, Manchester, M2 5GB
<input type="checkbox"/>	Goldsmith Williams-Gwlegal	0345 3733737	<a href="http://gw.legal">gw.legal</a> 4th Floor, 20 Chapel Street, Liverpool, L3 9GW
<input type="checkbox"/>	Gordons Property Lawyers	01628 308380	<a href="http://www.gplawyers.co.uk">www.gplawyers.co.uk</a> SC House, Vanwall Road, Maidenhead, Berkshire, SL6 4UB
<input type="checkbox"/>	JMW	03458 726666	<a href="http://www.jmw.co.uk">www.jmw.co.uk</a> 1 Byrom Place, Manchester, M3 3HG
<input type="checkbox"/>	Lightfoots	01844 212305	<a href="http://www.lightfoots.co.uk">www.lightfoots.co.uk</a> 1-3 High Street, Thame, OX9 2BX
Scotland			
<input type="checkbox"/>	Aberdein Considine	0333 0066113	<a href="http://www.acandco.com">www.acandco.com</a> 7 - 9 Bon Accord Crescent, Aberdeen, AB11 6DN

**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](http://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.

# STANDARD DECLARATION.

## Limited company

### 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](http://www.equifax.co.uk/crain), [www.experian.co.uk/crain](http://www.experian.co.uk/crain) or [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain).

### Privacy Notice

Our [Mortgages and Loans 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.

# 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.

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:

- 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.

## 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.**

We will share your name and email address with Trustpilot who will email you asking for your feedback about the products and service we have provided. You'll find more information about how we process your personal data and your data protection in the [privacy statement](#) which is available on our website. Details of how Trustpilot process your personal details can be found in their [privacy notice](#).

## 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/guarantor 1

Signed

Print name

Date

## Applicant/guarantor 3

Signed

Print name

Date

## Applicant/guarantor 2

Signed

Print name

Date

## Applicant/guarantor 4

Signed

Print name

Date

How to submit: [bridging@precisemortgages.co.uk](mailto:bridging@precisemortgages.co.uk)

**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.**

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# PRECISE.

## ADDITIONAL INFORMATION.

Broker name

Applicant(s) name

Please specify which section these details refer to.