PERSONAL OWNERSHIP DIP/ APPLICATION FORM.

Refurbishment buy to let

How to submit: bridging@precisemortgages.co.uk

INTERMEDIA	ARY DETAILS.		
Are you:	Directly Authorised A	opointed Representativ	ve Commercial Broker
Contact name			
Your customer refere	ence		
Company name			
Address Including postcode			
Email address			
Telephone		Fax number	
FCA registration num	nber (if applicable)		
Confirm your NACFB	3 membership number (if applicable)		
Confirm your FIBA m	nembership number (if applicable)		
If you're submitting	via a club, network or packager, pl	ease complete the rele	evant sections below.
_	CLUB DETAILS. presentative please provide details of your net	work)	
Contact name			
Company name			
Company address Including postcode			
Company telephone			
FCA registration num	mber (if applicable)		
PACKAGER	DETAILS.		
Contact name			
Company name			
Company address Including postcode			
Email address			
Company telephone			
FCA registration num	mber (if applicable)		

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 arrang	er (all sales); and				
- acting as a consumer buy to let advise	(advised sales only).				
This will be checked during underwriting of the application.	and if you don't have the relevant permissions, we'll be unable to proceed with				
Does your customer wish to add any of th	e following fees to the loan?				
Telegraphic transfer fee Fac	cility fee Assessment fee				
Do you intend to pass any of the procurat	ion fee to the applicant(s)? Yes No Part				
If yes or part, how much?	£				
Are you charging the applicant(s) an adm	inistration fee? Yes No				
How much?	£				
When is this payable?					
Is this fee refundable?	Yes No				
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 ?					
If yes:					
How much?	£				
When is this payable?					
Is this fee refundable?	Yes No				
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 packag	er fee? Yes No				
If yes:					
How much?	£				
When is this payable?					
Is this fee refundable?	Yes No				
How much is refundable?	ow much is refundable? $\underline{\hat{\mathfrak{t}}}$				
When is this refundable?					
Are you adding this fee to the loan?	Yes No				
the loan completes and therefore in made aware that interest will still be	ven an explanation that adding a fee to the loan will incur interest from the day acrease the total amount repayable. I can confirm that the customer has been a charged on the fee(s) even if Precise have not been able to pay the fee(s) ete 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	e following fees to the loan?				
Telegraphic transfer fee Pro	duct fee				
Do you intend to pass any of the procurat	ion 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?					
s this fee refundable? Yes No					
How much is refundable?	£				
When is this refundable?					
Are you adding this fee to the loan?					
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)					

PRECISE.

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 broker fee ?						
If yes:						
How much?	£					
When is this payable?						
Is this fee refundable?	Yes No					
How much is refundable?	£					
When is this refundable?						
Are you adding this fee to the loan?	Yes No					
the loan completes and therefore in made aware that interest will still b	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 packa	ger fee? Yes No					
If yes:						
How much?	£					
When is this payable?						
Is this fee refundable?	Yes No					
How much is refundable?	£					
When is this refundable?						
Are you adding this fee to the loan?	Yes No					
the loan completes and therefore in made aware that interest will still b	ven an explanation that adding a fee to the loan will incur interest from the day acrease the total amount repayable. I can confirm that the customer has been e charged on the fee(s) even if Precise have not been able to pay the fee(s) ete the payment have not been provided to Precise.					

INTERMEDIARY CONFIRMATION.

The applicants were interviewed face to face	Yes	No

We require the applicant(s) to provide evidence of identity at the time of application. We'll aim to carry out these checks electronically however, if we're unable to do this, we'll need physical proof of identification. Please refer to our 'Anti money laundering guidelines' which can be viewed at www.precisemortgages.co.uk/documentation for details of documents that we'll 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.

This declaration is given in respect of the application for both the bridging loan and the long-term buy to let loan. By submitting this application form to you, I:

- Confirm that I'm acting on behalf of the applicant(s) and have their permission to access their information and to supply it to you with this application, and at any time during the life of the mortgage. I confirm that to the best of my knowledge and belief, the information contained in this application is true.
- Confirm that all applicants, the security property and the loan details conform to Precise Mortgages' lending quidelines.
- Confirm that I've advised the applicant(s) that you'll require the information set out in your criteria guide(s) in the timescales specified, that they need to provide you with correct and complete information, and that you'll not be able to proceed with the mortgage application if they don't, and as a result, you're unable to assess affordability.
- 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 applicant(s) (including guarantor(s)) 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 applicant(s) aware and they agree that as part of this application you may provide to me, on their behalf, details of those properties to confirm that the information you hold about those is complete and accurate.
- Confirm that, if I send this form to you by email or have requested that you provide me with information by email I
 have made the applicant(s) 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 signing and returning this form you confirm you have read and understood our Mortgage Intermediary STATEMENT OF ROLES AND RESPONSIBILITIES.



BROKER DECLARATION. (CONT'D)

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 (applicant). If fraud is detected, I or the applicant(s) 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 in our privacy notices, links to which are provided below.
- You will also supply the applicant's personal information to credit reference agencies (CRAs) in order to process their application and they will give you information about the applicant(s), 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 the applicant(s) with CRAs on an ongoing basis, including about their settled accounts and any debts not fully repaid on time. CRAs will share their information with other organisations. Their data will also be linked to the data of their spouse, any joint applicants or other financial associates.
- The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at www.equifax.co.uk/crain, www.experian.co.uk/crain or www.callcredit.co.uk/crain.
- The details entered must be accurate and true to the best of my knowledge. If you suspect my or the applicant's involvement in fraudulent activity you will take appropriate action against me and/or the applicant(s).

Privacy Notice - Customer

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

Privacy Notice - Intermediary

Note that:

	-	fraud prevention agencies use information you hold about mortgage ermediary Privacy Notice.			
	you about those offe	below if you're happy for us to contact you about our products and services. ered by third parties we think may be of interest. By email By SMS			
Broker/admin/p	ackager 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 $\ensuremath{\text{p}}$ held in pounds sterling?	oaid	Yes No)			
Is the loan wholly or predominantly for the purpo or intended to be carried on, by all of the applica		Yes No)			
Do any of the applicants or an immediate family to live in the property?	member live in or intend	Yes No)			
Have any of the applicants or an immediate fami	ily member ever lived in the property?	Yes No)			
Did any of the applicants or an immediate family	member inherit the property?	Yes No)			
Do any of the applicants currently own buy to let	is other than the property?					
If yes, total number of other buy to let mortgaged (excluding properties on any new Precise Mortgages applications)	d properties owned by the applicants	Yes No)			
If the loan is an unregulated buy to let loan for be applicant will be required to agree to) will include		application is to proce	ed the			
- 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 benefithe Mortgage Credit Directive Order (the Orde the Order. 						
- You're aware that if you are in any doubt as to the consequences of the agreement not being regulated by the Order, then you should seek independent legal advice.						
BRIDGING REFURBISHMENT	LOAN DETAILS.					
Reason for loan						
Repayment type Service interest	t (monthly payments) Retained in	nterest (no monthly pay	yments)			
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 va	ılue, please provide further explanation h	nere				

BRIDGING REFURBISHMENT LOAN DETAILS. (CONT'D)

Total advance required (exclusive of fees/retained interest payments)	£
Term in months	Months
	de a detailed description of the planned refurbishment works using our ww.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 or any director has an element of ownership or i	
Is this a private sale?	0
Is the applicant or any director related to the ver	ndor? 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 the 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 of the current mortgage balance?	ver and above Yes No
Please provide us with a breakdown of the purp	ose of the capital raising.
Reason	Amount
	£
	£
	£

BUY TO LET LOAN DETAILS.

Post works estimated value	£					
Loan amount	£					
Term						
Expected monthly rent	£					
Applicant 1 percentage share of	rental	%				
Applicant 2 percentage share o	f rental	%				
Repayment type	Capita	l and interest	Interest of	nly		
Repayment vehicle	Saving	JS	Sale of pr	operty (buy to let only)	Sto	ocks and Shares ISA
	Unit tr	ust/OEICs	Endowme	ent	UK	stocks and shares
	Pensio	n	Premium	bond	Sa	le of second home
If the repayment vehicle is anyth	ning other thar	sale of prop	erty, please add	details on the add	litional in	formation page.
But to let product code						
Term	2 year	5 y	ear			
CAPITAL RAISING	DETAILS).				
Does the applicant require any the current mortgage balance?	capital raising	over and ab	ove Y	res No		
Please provide us with a break	lown of the pu	rpose of the	capital raising.			
Reason					Amou	int
					£	
					£	
					£	

£

PROPERTY DETAILS.					
Type of loan Buy to let Multi-unit					
Address Including postcode					
Where is the property? England/Wales Scotland					
Type (e.g. house, terraced house etc)					
Number of bedrooms Number of storeys (flats only) Floor number (flats only)					
If studio flat, please provide floor area?					
If multi-unit, how many units?					
Tenure					
Remaining term of lease (where applicable)					
Construction type					
Year built/converted					
Is the property ex-local authority?					
If yes, is the property subject to pre-emption?					
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 <u>www.precisemortgages.co.uk/documentation</u> and include with this application.					
PROPERTY VALUATION.					
Contact for payment of valuation fee					
Contact name					
Telephone Mobile					
Contact for access					
Contact name					
Contact type Applicant Selling agent Vendor Builder Other					
Telephone Mobile					
Additional information for valuation access (i.e. contact times/days)					

PERSONAL DETAILS.

Applicant 1	Applicant 2		
Title (Mr/Mrs/Miss/Ms/Dr/Other)	Title (Mr/Mrs/Miss/Ms/Dr/Other)		
First name	First name		
Middle name(s)	Middle name(s)		
Surname	Surname		
Have you been known by any other name(s) in last 3 years? (maiden/alias) Yes No	Have you been known by any other name(s) in last 3 years? (maiden/alias) Yes No		
If yes:	If yes:		
Title (Mr/Mrs/Miss/Ms/Dr/Other)	Title (Mr/Mrs/Miss/Ms/Dr/Other)		
Previous first name(s)	Previous first name(s)		
Previous surname	Previous surname		
Date of birth (DD/MM/YYYY)	Date of birth (DD/MM/YYYY)		
Marital status	Marital status		
Expected retirement age	Expected retirement age		
Home telephone	Home telephone		
Work telephone	Work telephone		
Mobile telephone	Mobile telephone		
Email address	Email address		
Number of child dependants (under 18)	Number of child dependants (under 18)		
Number of adult dependants (18 and over)	Number of adult dependants (18 and over)		
Nationality	Nationality		
Current resident in the UK?	Current resident in the UK?		
Right to reside in the UK?	Right to reside in the UK?		
Length of residency in the UK	Length of residency in the UK		
Years Months Since birth	Years Months Since birth		
National Insurance Number	National Insurance Number		

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.

Applicant 1		Applicant 2	
Address Including postcode		Address Including postcode	
Residential status	Owner with a mortgage Owner without a mortgage Local authority renting/housing association Privately renting Living with friends/relatives Tied accommodation	Residential status	Owner with a mortgage Owner without a mortgage Local authority renting/housing association Privately renting Living with friends/relatives Tied accommodation
Time at address	Years Months	Time at address	Years Months
If the applicant	is a tenant:	If the applicant	is a tenant:
Landlord's name		Landlord's name	
Landlord's address Including postcode		Landlord's address Including postcode	

CURRENT RESIDENTIAL MORTGAGE DETAILS.

If the applicant has had more than one mortgage in the past 12 months please provide details on the additional information page at the end of this form.

Applicant 2 Applicant 2		
Has the applicant ever held a mortgage or owned a property?	Has the applicant ever held a mortgage or owned a property?	
If yes, lender name	If yes, lender name	
 It's important that you complete all relevant sections for where one guarantor is both employed and self-employed. If the guarantor is employed with a shareholding of 25%. If the guarantor has been in their current employment for along with their employment status e.g. permanent, fixed information page at the end of this form. 	d, each individual section must be completed). or more, please complete the self-employed section. less than 12 months, please provide the start and end dates,	
Guarantor 1	Guarantor 2	
Employed Self-employed - sole trader Retired Self-employed - partnership	Employed Self-employed - sole trader Retired Self-employed - partnership	
Not working Fixed term contract	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?	If guarantor is employed on a fixed term contract, is there more than six months left to run on the current contract?	
Yes No	Yes No	

PRECISE.

Yes No

CURRENT EMPLOYMENT DETAILS.

Applicant 1		Applicant 2		
25% or more shareho	older? Yes No	25% or more shareh	older? Yes No	
Occupation		Occupation		
Start date	(DD/MM/YYYY)	Start date	(DD/MM/YYYY)	
Basic salary	£	Basic salary	£	
Overtime	£	Overtime	£	
Commission	£	Commission	£	
Bonus	£	Bonus	£	
Allowance	£	Allowance	£	
Job title		Job title		
Nature of business		Nature of business		
Employee number		Employee number		
Is this position permo	nent? Yes No	Is this position permo	anent? Yes No	
Company name		Company name		
Address Including postcode		Address Including postcode		
Employer telephone	number	Employer telephone	number	
Is the applicant empl	oyed on a zero hours contract?	urs contract? Is the applicant employed on a zero hours contract? Yes No		
If yes:		If yes:		
Gross income from the	ne last 3 months £	Gross income from the	he last 3 months	
Gross income from th	ne last 6 months £	Gross income from the last 6 months		

Calculating zero hours income:

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

SELF-EMPLOYED DETAILS.

Applicant 1	Applicant 2
Occupation	Occupation
Date commenced trading (DD/MM/YYYY)	Date commenced trading (DD/MM/YYYY)
Nature of business	Nature of business
Sole trader Yes No	Sole trader Yes No
Self employment type Partner Director	Self employment type Partner Director
Company name	Company name
Employed since (DD/MM/YYYY)	Employed since (DD/MM/YYYY)
Last 2 years' net profit	Last 2 years' net profit
£ Year	£ Year
£ Year	£ Year
Share of business %	Share of business %
Is all net profit declared sourced from property rental? Yes No	Is all net profit declared sourced from property rental? Yes No
Business address Including postcode	Business address Including postcode
Business telephone	Business telephone
VAT number	VAT number
Accountant's details	Accountant's details
Accountant's qualifications	Accountant's qualifications
Accountant's telephone	Accountant's telephone
How long has the accountant acted for the applicant? Years Months	How long has the accountant acted for the applicant? Years Months

SECONDARY EMPLOYMENT DETAILS.

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

Applicant 1		Applicant 2	
25% or more shareho	older? Yes No	25% or more shareh	older? Yes No
Occupation		Occupation	
Start date	(DD/MM/YYYY)	Start date	(DD/MM/YYYY)
Basic salary	£	Basic salary	£
Overtime	£	Overtime	£
Commission	£	Commission	£
Bonus	£	Bonus	£
Allowance	£	Allowance	£
Is the applicant employed on a zero hours contract? Yes No		Is the applicant employed on a zero hours contract? Yes No	
If yes:		If yes:	
Gross income from the last 3 months		Gross income from the	ne last 3 months £
Gross income from the	ne last 6 months £	Gross income from the	ne last 6 months £

Calculating zero hours income:

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

SECONDARY SELF-EMPLOYED DETAILS.

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

PREVIOUS EMPLOYMENT DETAILS.

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

Applicant 1		Applicant 2	
25% or more shareh	older? Yes No	25% or more shareh	older? Yes No
Occupation		Occupation	
Start date	(DD/MM/YYYY)	Start date	(DD/MM/YYYY)
Basic salary	£	Basic salary	£
Overtime	£	Overtime	£
Commission	£	Commission	£
Bonus	£	Bonus	£
Allowance	£	Allowance	£
Date commenced tro	ading (DD/MM/YYYY)	Date commenced tro	ading (DD/MM/YYYY)
Nature of business		Nature of business	
Sole trader	Yes No	Sole trader	Yes No
Self-employment typ	pe Partner Director	Self-employment typ	pe Partner Director
Company name		Company name	
Employed since	(DD/MM/YYYY)	Employed since	(DD/MM/YYYY)
Last 2 years' net pro	fit	Last 2 years' net pro	fit
£	Year	£	Year
£	Year	£	Year
Share of business	%	Share of business	%
Is all net profit decla Yes No	red sourced from property rental?	Is all net profit decla Yes No	red sourced from property rental?

OTHER INCOME.

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

Applicant 1			Applicant 2		
Does the applicant have Yes No If yes, please provide de		rces of income?	Does the applicant have any other sources of income? Yes No If yes, please provide details		ces of income?
OTHER SOURC	ES OF IN	ICOME.			
Applicant 1			Applicant 2		
Source	Start date (DD/MM/YYYY)	Gross annual amount	Source	Start date (DD/MM/YYYY)	Gross annual amount
Pension		£	Pension		£
Working/Child Tax Credits		£	Working/Child Tax Credits		£
Dividend		£	Dividend		£
Maintenance (CSA/court ordered only)		£	Maintenance (CSA/court ordered only)		£
Rental income net of mortgage payments		£	Rental income net of mortgage payments		£
Investment income		£	Investment income		£
Other (please specify)			Other (please specify)		
	1				

Applicant 2

MISSED PAYMENT.

Applicant 1

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

Have you missed pay three years?	yments on commitments in the last	Have you missed payments on commitments in the last three years? Yes No		
If yes:		If yes:		
Commitment type	Highest number in last:	Commitment type	Highest number in last:	
	12 months 24 months 36 months		12 months 24 months 36 months	
Mortgage payment		Mortgage payment		
Credit card		Credit card		
Secured loan		Secured loan		
Unsecured loan		Unsecured loan		
Hire purchase		Hire purchase		
	nne amount to enter please provide deta	ils on the additional info	rmation page at the end of this form.	
Applicant 1		Applicant 2		
Have you had a defa	ult registered in the last six years?	Have you had a defa	ult registered in the last six years?	
If yes:		If yes:		
Date registered	(DD/MM/YYYY)	Date registered	(DD/MM/YYYY)	
Amount	£	Amount	£	
Satisfied?	Yes No	Satisfied?	Yes No	
Date of satisfaction	(DD/MM/YYYY)	Date of satisfaction	(DD/MM/YYYY)	
Have you had a CCJ last six years?	or decree (if Scotland) in the	Have you had a CCJ last six years?	or decree (if Scotland) in the	
If yes:		If yes:		
Date registered	(DD/MM/YYYY)	Date registered	(DD/MM/YYYY)	
Amount	£	Amount	£	
Satisfied?	Yes No	Satisfied?	Yes No	
Date of satisfaction	(DD/MM/YYYY)	Date of satisfaction	(DD/MM/YYYY)	



ADVERSE CREDIT DETAILS. (CONT'D)

Applicant 1	Applicant 2		
Have you ever entered into Debt Management Plan (DMP)? Yes No	Have you ever entered into Debt Management Plan (DMP)? Yes No		
If yes:	If yes:		
Has it been active in the last six years? Yes No If it's now satisfied, please confirm the date (DD/MM/YYYY)	Has it been active in the last six years? Yes No If it's now satisfied, please confirm the date (DD/MM/YYYY)		
Please confirm the company you took out the DMP with:	Please confirm the company you took out the DMP with:		
Company name	Company name		
Address Including postcode	Address Including postcode		
Have you ever entered into an individual voluntary arrangement or a protected trust deed? Yes No	Have you ever entered into an individual voluntary arrangement or a protected trust deed? Yes No		
If yes:	If yes:		
Date registered (DD/MM/YYYY)	Date registered (DD/MM/YYYY)		
Amount £	Amount £		
Satisfied? Yes No	Satisfied? Yes No		
Have you ever been made bankrupt or sequestrated (if Scotland)? Yes No	Have you ever been made bankrupt or sequestrated (if Scotland)? Yes No		
If yes:	If yes:		
Date of bankruptcy order	Date of bankruptcy order		
(DD/MM/YYYY)	(DD/MM/YYYY)		
Date of bankruptcy discharge	Date of bankruptcy discharge		
(DD/MM/YYYY)	(DD/MM/YYYY)		
Have you had a property repossessed in the last six years? Yes No	Have you had a property repossessed in the last six years? Yes No		
If yes:	If yes:		
Please confirm the date of repossession	Please confirm the date of repossession		
(DD/MM/YYYY)	(DD/MM/YYYY)		



CONVICTIONS.

Applicant 1		Applicant 2		
Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings? Yes No		Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings? Yes No		
If yes:		If yes:		
Date of conviction	(DD/MM/YYYY)	Date of conviction (DD/MM/YYYY)		
Conviction type	Probationary orders	Conviction type Probationary orders		
	Fine	Fine		
	Compensation orders	Compensation orders		
	Community service	Community service		
	Prison sentence	Prison sentence		
If sentenced, how m	any months? Months	If sentenced, how many months?		

APPLICANT COMMITMENTS.

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

Applicant 1		Applica	ant 2		
Monthly residential mortgage repayment/ monthly rental payment			esidential mor ental payment	tgage repaymen	t/
£		£			
Residential mortgage balance outstanding		Residentia	l mortgage be	alance outstandi	ng
£		£			
Current interest rate %		Current int	erest rate	%]
Repayment method of residential mortgage		Repaymen	t method of r	esidential mortg	age
Open market value of residential property		Open mark	ket value of re	esidential proper	ty
£		£			
Remaining term Years Mont	ths	Remaining	term	Years	Months
Mortgage to be redeemed on completion Yes No		Mortgage Yes	to be redeem	ed on completion	n
Reason for not redeeming on completion		Reason for	r not redeemi	ng on completio	n
Purchase a buy to let		Purch	nase a buy to	let	
Convert to a buy to let		Conv	ert to a buy to	let	
Purchasing a holiday home		Purch	nasing a holid	ay home	
Other (please specify)		Other	r (please spea	cify)	
MORTGAGES AND SECURED I Only provide details of mortgages that are not held Applicant (1 or 2) Lender Outstanding balance		let properti	es. naining term	Current interest rate	Repay on completion
£	£		Years	%	Yes No
£	£		Months Years Months	%	Yes No
£ £	£		Years Months	%	Yes No
£ £	£		Years	%	Yes No

CREDIT CARDS.

Applicant (1 or 2)	Lender	Outstanding balance	To be repaid?
		£	Yes No

LOANS, HIRE PURCHASE AND FORCES HELP TO BUY.

Applicant (1 or 2)	Lender	Outstanding balance	Monthly payment	To be repaid?
		£	£	Yes No
		£	£	Yes No
		£	£	Yes No
		£	£	Yes No
		£	£	Yes No

OTHER COMMITMENTS.

Applicant (1 or 2)	Lender	Outstanding balance	Monthly payment	To be repaid?
		£	£	Yes No
		£	£	Yes No
		£	£	Yes No
		£	£	Yes No
		£	£	Yes No

INCOME AND EXPENDITURE DECLARATION.

Is the applicant(s) aware of any changes the mortgage? Yes No	to their income or	expenditure that would affect their ability to	repay	
If yes, please give details				
example, if they own 50% of their proper of the outstanding mortgage balances. E income they receive.	ne applicant's enting ties, enter the sum nter the mortgage	re buy to let portfolio which they're responsib of 50% of the estmated value of the proper payment that they're responsible for paying de rental income or mortgage details for the	ties and 50% and the rental	
Applicant 1		Applicant 2		
Does the applicant own any investment/buy to let properties? Yes No		Does the applicant own any investment/buy to let properties? Yes No		
If yes:		If yes:		
Total number of properties		Total number of properties		
Estimated value of portfolio £	£	Estimated value of portfolio £	£	
Total outstanding balance of mortgages	£	Total outstanding balance of mortgages	£	
Total monthly portfolio mortgage payments	£	Total monthly portfolio mortgage payments	£	
Total monthly portfolio rental income		Total monthly portfolio rental income		

Please provide a fully completed Existing Property Portfolio form



CONVEYANCERS.			
Please confirm the jurisdiction for th	nis application below		
England and Wales S	cotland		
What option for legal repr	esentation has	your customer chose	en?
Further details of our conveyancing	options can be view	ed here: www.precisemortgo	ages.co.uk/Bridging/Conveyancer.
You, the borrower, are responsible f the conveyancer acting for us in conveyancer.			disbursements including the fees of
The conveyancing fees quoted in ardisbursements). The total cost of the both the conveyancer acting for you	e conveyancing work	c may be higher and you sho	ould obtain a detailed quotation from
Type of conveyancing:			
1. Joint Representation – Pre (Please go to question A)	ferred Panel: Where	our conveyancer acts for bo	oth
2. Separate Representation (Please go to question B) A. If your customer has chosen Jo Panel, please indicate which fir	int Representation w	rith a member of our Preferr	
England and Wales			
Blacks Solicitors LLP	01132 070000	www.lawblacks.com	City Point, 29 King Street, Leeds, LS1 2HL
BTMK Solicitors Ltd	01702 346677	www.btmk.co.uk	100 Alexandra Road, Southend on Sea, Essex, SS1 1HQ
Gordons Property Lawyers	01628 308380	www.gplawyers.co.uk	SC House, Vanwall Road, Maidenhead, Berkshire, SL6 4UB
JMW	03458 726666	www.jmw.co.uk	1 Byrom Place, Manchester, M3 3HG
Lightfoots	01844 212305	www.lightfoots.co.uk	1-3 High Street, Thame,

B. If your customer has chosen Separate Representation please complete the information below.

0333 0066113



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Aberdeen, AB11 6DN

Scotland

Aberdein Considine

PERSONAL OWNERSHIP DIP / APPLICATION FORM - REFURBISHMENT BUY TO LET

Please confirm the details of the conveyancer that your customer has chosen to represent them. Name of firm Name of acting conveyancer Address Including postcode Please confirm the member of our Preferred Bridging Finance Conveyancer Panel that your customer has chosen to represent Precise Mortgages by ticking the relevant box below. **England and Wales** City Point, 29 King Street, 01132 070000 www.lawblacks.com **Blacks Solicitors LLP** Leeds, LS1 2HL 100 Alexandra Road, BTMK Solicitors Ltd 01702 346677 www.btmk.co.uk Southend on Sea, Essex, SS11HQ SC House, Vanwall Road, 01628 308380 www.gplawyers.co.uk **Gordons Property Lawyers** Maidenhead, Berkshire, SL6 4UB 1 Byrom Place, Manchester, **JMW** 03458 726666 www.jmw.co.uk M3 3HG 1-3 High Street, Thame, 01844 212305 www.lightfoots.co.uk Lightfoots OX9 2BX **Scotland** 7 - 9 Bon Accord Crescent, 0333 0066113 www.acandco.com Aberdein Considine Aberdeen, AB11 6DN



ADDITIONAL INFORMATION. Broker name Applicant(s) name Please specify which section these details refer to.

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 for more information.

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