

ENQUIRY AND APPLICATION FORM.

**Bridging:
Personal and Limited Companies**

How to submit: bridging@precisemortgages.co.uk

PRECISE.

PART 1 - INITIAL ENQUIRY.

Complete this section and submit to us for a decision in principle.

INTERMEDIARY DETAILS. (CUSTOMER FACING)

Are you: Directly Authorised Appointed Representative Commercial Broker

Contact name

Company name

Email address

Telephone

FCA registration number (if applicable)

NACFB/FIBA membership number (if applicable)

Please tick to confirm you are part of a: Network Club Packager

NETWORK/CLUB DETAILS.

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

Contact name

Company name

Company telephone

FCA registration number (if applicable)

PACKAGER DETAILS.

Contact name

Company name

Email address

Company telephone

FCA registration number (if applicable)

PRODUCT & LOAN DETAILS.

Is this application a Regulated Mortgage Contract?

Yes No

Is this a Limited Company Application?

Yes No

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

Advised Non-advised

Loan type

Purchase Refinance

Scheme

Standard Tier 1 Tier 2 Developer exit

If tier 1 or tier 2 refurbishment, please provide the Gross Development Value

£

Reason for loan

Repayment type

(Regulated Mortgage Contracts must be retained interest)

Monthly payments Retained interest

Total advance required

(exclusive of fees/retained interest payments)

£

Term in months (12 months max for Regulated Mortgage Contracts)

Months

REGULATION TYPE.

Is, or will, the property be let?

Yes No N/A

Does any applicant or an "immediate family member" live in or intend to live in the property?

Yes No N/A

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 N/A

Has any applicant or "immediate family member" ever lived in the property or did any applicant inherit it?

Yes No N/A

Do any of the applicants currently own buy to lets other than the property or any additional security?

Yes No N/A

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

If there is an additional security, do any applicants or an "immediate family member" live in or intend to live in the additional security?

Yes No N/A

If there is an additional security, has any applicant or an "immediate family member" ever lived in the additional security or did any applicant inherit it?

Yes No N/A

Is, or will any additional security be let?

Yes No N/A

FEES.

Does the applicant(s) wish to add any of the following fees to the loan? (It is important you specify their choice for each fee)

Telegraphic transfer fee Yes No Facility fee Yes No Assessment fee Yes No

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

If yes or part, how much?

£

	If yes:						
	Yes/No	How much?	When is it payable?	Is it refundable?	When is it refundable?	How much is refundable?	Adding to loan?
Are you charging the applicant(s) an administration fee?		£				£	
Are you charging the applicant(s) a broker fee?		£				£	
Are you charging the applicant(s) a packager fee?		£				£	

I confirm the applicant(s) has/have 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 applicant(s) has/have 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.

EXIT STRATEGY.

Please tick all that apply

Sale Refinance Maturity of endowment plan
 Maturity of pension plan Maturity of savings plan Other

Please provide full details (continue on the 'Additional information' section if required).

Type of Conveyancing: Joint Representation Seperate Representation

APPLICANT DETAILS.

Applicant/Guarantors 1	
Title (Mr/Mrs/Miss/Ms/Dr/Other)	<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)
Current address Including postcode	<input type="text"/>
Residential status	<input type="text"/>
Nationality	<input type="text"/>
Total eligible income	£ <input type="text"/>
Current residential mortgage debt	£ <input type="text"/>
Current estimated value	£ <input type="text"/>
Any CCJ's or Defaults in 3 years or missed secured arrears in 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details.	
<input type="text"/>	

Applicant/Guarantors 2	
Title (Mr/Mrs/Miss/Ms/Dr/Other)	<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)
Current address Including postcode	<input type="text"/>
Residential status	<input type="text"/>
Nationality	<input type="text"/>
Total eligible income	£ <input type="text"/>
Current residential mortgage debt	£ <input type="text"/>
Current estimated value	£ <input type="text"/>
Any CCJ's or Defaults in 3 years or missed secured arrears in 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide details.	
<input type="text"/>	

LIMITED COMPANY DETAILS.

Only complete if Limited Company Application

Registered name	<input type="text"/>
Company registration number	<input type="text"/>

PROPERTY DETAILS.

Address
Including postcode

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

Property use

Number of storeys (flats only)

Floor number (flats only)

Number of bedrooms

Tenure

New build warranty provider (if applicable)

Multi-unit Yes No Number of units

HMO Yes No Number of bedrooms

Construction type

Please see our online [criteria guide](#) for a full list of unacceptable property types.

Purchase price (individual property) £

Open market value (individual property) £

If purchase price is less than open market value, please explain the reason for this:

ADDITIONAL SECURITY

Will any additional security be available? Yes No

Security address	OMV	Outstanding first charge balance (if applicable)	Property Use (BTL, main residential, Multi-Unit, HMO, Holiday Let)	Number of bedrooms	Property type
	£	£			
	£	£			
	£	£			

INTERMEDIARY DECLARATION.

By submitting this application form to you, I:

- Confirm that I am acting on behalf of the applicant(s) and have their permission to access their information and to supply it to you with this application, and at any time during the life of the mortgage. I confirm that to the best of my knowledge and belief, the information contained in this application is true.
- Confirm that where the application is a Consumer Buy to Let, I have given adequate explanations in accordance with the requirements of Schedule 2, paragraph 8, of the Mortgage Credit Directive Order 2015.
- Confirm that I have read your 'Anti money laundering guidelines' (available at 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](#)

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.transunion.co.uk/legal/privacy-centre/pc-credit-reference.
- 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 [Summary Privacy Notice](#). You are providing this to me as the applicant(s) representative and in order to allow you to lawfully progress their application, you require confirmation that I, as the applicant(s) representative, have provided a copy of the [Summary Privacy Notice](#) to each of the applicants, before you can lawfully proceed with their application.
- Confirm that I have provided each applicant with a copy of the [Summary Privacy Notice](#).

PRECISE.

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

If 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.

Intermediary signature

Print name

Date

(DD/MM/YYYY)

PART 2 - APPLICATION.

Only complete these remaining questions when you're ready to make an application.

DIP Number

LIMITED COMPANY DETAILS.

Only complete if Limited Company Application.

Registered name

Trading name (If different)

Principal activity of the company

Company telephone

Registered address
Including postode and
must be in the UK

Correspondance/
business address
If different and
including postcode

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

Telephone

I confirm that the Accountant has one of the qualifications detailed in the criteria guide available at www.precisemortgages.co.uk/intermediaries/criteria/bridging

CREDIT HISTORY.

Has the company ever been refused a mortgage on the property to be mortgaged or any other property? Yes No

Has the company ever had a judgement for debt recorded against it? Yes No

Has the company ever failed to keep up payments under any present or previous mortgage/loan or rental agreement? Yes No

If you have answered "Yes" to the Company credit history questions, please enter details below:

APPLICANT/GUARANTORS DETAILS.**Applicant/Guarantors 1**

Any other name(s) in last 3 years? Yes No
(maiden/alias)

If yes, please provide full details of previous names in the "Additional information" section.

Time at current address Years Months
(applies to all applicants)

Please provide details of any other previous addresses in the last 3 years in the 'Additional information' section.

Marital status

Current resident in the UK? Yes No

Length of residency in the UK Years Months

Telephone number

Email address

Number of dependants under the age of 18

Number of dependants over the age of 18

Any known changes to income or expenditure that would affect ability to repay the loan? Yes No

National Insurance Number

Applicant/Guarantors 2

Any other name(s) in last 3 years? Yes No
(maiden/alias)

If yes, please provide full details of previous names in the "Additional information" section.

Time at current address Years Months
(applies to all applicants)

Please provide details of any other previous addresses in the last 3 years in the 'Additional information' section.

Marital status

Current resident in the UK? Yes No

Length of residency in the UK Years Months

Telephone number

Email address

Number of dependants under the age of 18

Number of dependants over the age of 18

Any known changes to income or expenditure that would affect ability to repay the loan? Yes No

National Insurance Number

IDENTIFICATION.

Did a face to face interview with the applicant(s) take place? Yes No

We require the applicant(s) to provide evidence of identity at the time of application. We will endeavour to carry out these checks electronically, however if we are unable to do this we will need physical proof of identification. Please refer to our 'Anti money laundering guidelines' (which can be viewed at www.precisemortgages.co.uk/Documentation) for details of documents that we will accept and an explanation of the electronic identification search footprint.

Copies of the documents must be certified with the words 'True copy of the original' and clearly show the certifying person's full name, and the name of the organisation they represent (if any), together with a signature and date.

Send copies of the documents with the application.

INCOME AND EMPLOYMENT.

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

CURRENT EMPLOYMENT.

Applicant/Guarantors 1		Applicant/Guarantors 2	
Employment type (e.g. permanent, temporary, contract, not working, student)		Employment type (e.g. permanent, temporary, contract, not working, student)	
<input type="text"/>		<input type="text"/>	
Company name	<input type="text"/>	Company name	<input type="text"/>
Address Including postcode	<input type="text"/>	Address Including postcode	<input type="text"/>
Work telephone	<input type="text"/>	Work telephone	<input type="text"/>
Job title	<input type="text"/>	Job title	<input type="text"/>
Time in current employment/contract <input type="text"/> Years <input type="text"/> Months		Time in current employment/contract <input type="text"/> Years <input type="text"/> Months	
If less than 12 months please provide details of previous employment in the "Additional information" section.		If less than 12 months please provide details of previous employment in the "Additional information" section.	
Gross basic salary from employment per annum		Gross basic salary from employment per annum	
<input type="text"/> £		<input type="text"/> £	
Gross overtime, bonus etc per annum		Gross overtime, bonus etc per annum	
<input type="text"/> £		<input type="text"/> £	

SELF-EMPLOYED.

Self-employed or company directors with more than 25% shareholding.

Applicant 1Company name Nature of business

Self-employment type

 Sole trader Partner DirectorTelephone number Date started (DD/MM/YYYY)

If self-employed less than 36 months please provide details of previous employment in the "Additional information" section.

Last 2 years' net profit

£ Year £ Year Share of business %Any other annual pension income? Yes NoAnnual amount £**Applicant 2**Company name Nature of business

Self-employment type

 Sole trader Partner DirectorTelephone number Date started (DD/MM/YYYY)

If self-employed less than 36 months please provide details of previous employment in the "Additional information" section.

Last 2 years' net profit

£ Year £ Year Share of business %Any other annual pension income? Yes NoAnnual amount £**ACCOUNTANT DETAILS.****Applicant 1**Firm name Telephone Accountants must have one of the qualifications detailed in our criteria guide available at www.precisemortgages.co.uk/intermediaries/criteria/bridging**Applicant 2**Firm name Telephone Accountants must have one of the qualifications detailed in our criteria guide available at www.precisemortgages.co.uk/intermediaries/criteria/bridging**GROSS OTHER INCOME.**

Please provide details of other gross income that has not been declared in the employed and self-employed sections (e.g. pensions and investments) on the 'Additional information' section.

CREDIT HISTORY.

Ever been made bankrupt or sequestrated? (if Scotland)

Yes No

If yes, confirm applicant:

Applicant 1

Applicant 2

Has it been discharged or cleared?

Yes No

Date of discharge (DD/MM/YYYY)

Ever entered into an IVA or made arrangements with creditors?

Yes No

If yes, confirm applicant:

Applicant 1

Applicant 2

If yes, Satisfied? Yes No

Date of satisfaction (DD/MM/YYYY)

Any defaults registered in last 36 months?

Yes No

If yes, confirm applicant:

Applicant 1

Applicant 2

If yes date of most recent (DD/MM/YYYY)

Total amount of defaults registered in last 36 months £

Number of defaults registered in last 36 months

Property repossessed in last 6 years?

Yes No

If yes, confirm applicant:

Applicant 1

Applicant 2

Date of repossession (DD/MM/YYYY)

Any CCJs registered in last 36 months?

Yes No

If yes, confirm applicant:

Applicant 1

Applicant 2

If yes date of most recent (DD/MM/YYYY)

Total amount of CCJs registered in last 36 month £

Number of CCJs registered in last 36 months

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

Yes No

If yes, confirm applicant:

Applicant 1

Applicant 2

If yes, number in last 12 months

Applicant/Guarantors 1

Ever been convicted of theft, fraud or dishonesty? Yes No

If yes date of conviction (DD/MM/YYYY)

Nature of conviction

Length of sentence (including suspended) Years Months

Applicant/Guarantors 2

Ever been convicted of theft, fraud or dishonesty? Yes No

If yes date of conviction (DD/MM/YYYY)

Nature of conviction

Length of sentence (including suspended) Years Months

BUY TO LET AND OTHER LOANS FOR BUSINESS PURPOSES.

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

- The mortgage is wholly or predominantly for the purpose of a business carried on or intended to be carried on by me/us;
- I/we will not benefit from the protection and remedies that would be available to you under the Mortgage Credit Directive Order 2015 (the Order) or the Financial Services and Markets Act 2000 (the Act);
- I/we are aware that if you are in any doubt as to the consequences of the agreement not being regulated by the Order or Act, then you should seek independent legal advice.

REFINANCE DETAILS.

Is there a current mortgage on the security?

Yes No

Lender

Date of purchase

(DD/MM/YYYY)

Total amount of mortgage being replaced

£

Amount of debt being repaid from this loan

(other than an existing mortgage secured on the property)

£

Purpose of any capital raising

PROPERTY DETAILS

Is the property being built or refurbished?

Yes No

Is planning permission required and obtained?

Yes No

If **yes**, please complete a 'Schedule of Works' form which can be found at www.precisemortgages.co.uk/intermediaries/documents/bridging

Expected completion date (earliest date)

(DD/MM/YYYY)

Is this a private sale?

Yes No

Is the applicant or any director related to the vendor?

Yes No

Source of deposit

ACCESS DETAILS.

Contact name/company

Telephone

CONVEYANCERS.

Applicant(s) 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.

Further details of our conveyancing options can be viewed here: www.precisemortgages.co.uk/Bridging/Conveyancer.

Joint Representation – Preferred Panel: Where our conveyancer acts for both parties.
(Full details of our preferred panel is available at www.precisemortgages.co.uk/Bridging/Conveyancer)

Firm selected

Separate Representation Where our conveyancer acts for us and only us and you have your own conveyancer.

Please confirm the details of the conveyancer that your customer has chosen to represent them.

Name of firm

Name of acting conveyancer

Email address for contact

Phone number

Address

Including postcode

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

FIRST CHARGE CONSENT AUTHORISATION.

Mortgage account number

Name of account

First charge lender

I/We authorise our first charge lender to supply Precise Mortgages any information relating to my/our mortgage with you, in connection with my/our application and at any time during the life of the mortgage."

Precise Mortgages any information relating to my/our mortgage with you, in connection with my/our application and at any time during the life of the mortgage.

Account Holder 1

Signed

Print name

Date

Account Holder 2

Signed

Print name

Date

ADDITIONAL INFORMATION.

Please specify which applicant and which section these details refer to.

STANDARD DECLARATION.

Credit Reference Agencies and Fraud Prevention Agencies

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

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

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

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

Privacy Notice

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

Interpretation

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

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

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

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

"**Loan**" means any Loan We may provide to You.

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

Important – please read

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

General

You confirm and agree that:

- 1 You are aged 18 (or in the case of a second charge loan, 25) or over.
- 2 For limited companies:
 - a. each of the signatories below who is a director is duly authorised to make this **Application** on the limited company's behalf and has completed or fully read the contents of the **Application**, and
 - b. **You** have the power to borrow the money applied for and to mortgage the **Property**.
- 3 The information You give in the **Application**, whether completed personally by You or not, is true and accurate in all respects. If any such information is incorrect, You will make good any loss We may suffer by acting in reliance on that information.
- 4 Your income is as stated in the **Application** and is sufficient to support the payments required to sustain the **Loan** requested.
- 5 You are aware of the monthly payments for the **Loan** and that You can afford these.
- 6 You will supply any additional information that We may require in order to proceed with the **Application**.
- 7 You have the agreement of any joint **Applicant** or third party to disclose and use their information for the purposes of this **Application**.
- 8 You authorise your mortgage/credit intermediary and your first charge lender to disclose to Us information about You and this **Application** both before and after completion of the **Loan**.
- 9 You do not have any other outstanding credit facilities which are not disclosed with this **Application**.
- 10 You have never been adjudged bankrupt or insolvent or been sequestrated or entered into any arrangements with creditors or had civil or criminal proceedings of any kind issued against You other than as specified in this **Application**. If proceedings have been, or are being, issued, You will supply full details to Us.
- 11 You have read and considered the Illustration about the particular product You have chosen, and/or have been advised to apply for by your mortgage/credit intermediary or other adviser. We are not responsible for any advice given or recommendation made by an intermediary or other adviser about the product You have chosen.
- 12 You will notify Us promptly of any changes which have, or are likely to have, an effect on the continuing accuracy of the particulars in this **Application** and which may affect Our willingness to provide the **Loan**.

PRECISE.

- 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/Guarantors 1

Signed

Print name

Date

Applicant/Guarantors 2

Signed

Print name

Date

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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