Buy to Let Mortgages Application form -Limited companies/Limited Liability Partnership



| Intermediary details | |
|--|--|
| Please tick if this application is | Advised Execution only |
| Applicant reference | |
| Contact name | |
| Company name | |
| Company website address | |
| Address | |
| | |
| Postcode | |
| Telephone number (including std code) | Fax number (including std code) |
| Email address | |
| FCA registration number | Regulatory status Directly Authorised Appointed Representative |
| Confirm your NACFB membership number (if applicable) | Confirm your Interim Permission number (if applicable) |
| | |
| Principal details (where applicable) | |
| Company name | |
| Address | |
| | |
| Postcode | |
| Telephone number (including std code) | Fax number (including std code) |
| Email address | |
| FCA registration number | |



| Identification | | |
|--|--------------------|--|
| The 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 | | |
| I confirm that I am acting on behalf of the company/guarantor(s) and have their permission to access their information. I confirm that to the best of my knowledge and belief, the information contained in this application is true. 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. In my opinion the mortgage loan is affordable. I 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. I have read the Terms of Business and agree that these terms will apply to the processing of this application and all related business. I understand that by submitting this application I consent to you sending marketing information to me about your products and services by any form of communication (including email) from time to time unless I have ticked this box. | | |
| I confirm that I have read and understood your Anti money laundering guidelines available at www.precisemortgages.co.uk and: | | |
| Original identification documents have been seen by myself; Any associated photograph bore a good likeness to the individual; Copies of the identification documents have been retained on my file. I confirm that, if I send this form to you or the company/guarantor(s) by email: The applicant/guarantor(s) have agreed to this form being sent to you by email and I have made them aware: that email is not a secure medium and the content may be intercepted before it reaches the intended recipient, and of the risks inherent in using email and the potential risk to the security of their personal data; the applicant(s) have agreed to this form being sent to you by email. | | |
| Broker signature | Date | |
| | Print name | |



| Limited company/Limited liability partnership details | |
|---|--------------------------|
| Registered name | |
| Trading name (if different) | |
| Principal activity | |
| | |
| Telephone number (including STD code) | |
| Registered address (must be in UK) | |
| | |
| Postcode | |
| Correspondance/business address (if different) | |
| | |
| Postcode | |
| Company/LLP registration number | |
| Business start date (DD/MM/YY) | |
| Number of directors/designated members (Maximum 4 allowable. We require all directors/designated members to provide personal application details. Please complete the guarantor section for each directors be aware that the business must be 100% owned by the directors/designated members) | ector/designated member. |
| Country of incorporation | |
| We will require a copy of the company's Memorandum and Articles of Association and Certificate of Incorporation (and c change of name certificate) certified by a director or company secretary. Please tick to confirm these are available an | |
| 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: | |
| | |
| | |



| Accountant details | |
|--|--|
| Firm name | |
| Firm address | |
| | |
| Postcode | |
| Telephone number (including STD code) | |
| I confirm that the Accountant has one of the qualifications detailed in the c | riteria guide available at www.precisemortgages.co.uk |
| | |
| Personal details - guarantor 1 | Personal details - guarantor 2 |
| Title (Mr/Mrs/Miss/Ms/Dr/Other) | Title (Mr/Mrs/Miss/Ms/Dr/Other) |
| If specified 'Other' please state | If specified 'Other' please state |
| 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, previous first name(s) | If yes, previous first name(s) |
| If yes, previous surname | If yes, previous surname |
| Date of birth | Date of birth |
| Marital status | Marital status |
| Home telephone (including STD code) | Home telephone (including STD code) |
| Work telephone (including STD code) | Work telephone (including STD code) |
| Mobile telephone 1 | Mobile telephone 1 |
| Mobile telephone 2 | Mobile telephone 2 |
| Email address | Email address |
| Nationality | Nationality |
| Current resident in the UK? Yes No | Current resident in the UK? Yes No |
| Length of residency in UK (applies to all guarantors)Years Months | Length of residency in UK (applies to all guarantors)Years Months |

National Insurance Number

National Insurance Number



| Personal details - guarantor 3 | Personal details - guarantor 4 |
|--|--|
| Title (Mr/Mrs/Miss/Ms/Dr/Other) | Title (Mr/Mrs/Miss/Ms/Dr/Other) |
| If specified 'Other' please state | If specified 'Other' please state |
| 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, previous first name(s) | If yes, previous first name(s) |
| If yes, previous surname | If yes, previous surname |
| Date of birth | Date of birth |
| Marital status | Marital status |
| Home telephone (including STD code) | Home telephone (including STD code) |
| Work telephone (including STD code) | Work telephone (including STD code) |
| Mobile telephone 1 | Mobile telephone 1 |
| Mobile telephone 2 | Mobile telephone 2 |
| Email address | Email address |
| Nationality | Nationality |
| Current resident in the UK? Yes No | Current resident in the UK? Yes No |
| Length of residency in UK (applies to all guarantors)Years Months | Length of residency in UK (applies to all guarantors)Years Months |
| National Insurance Number | National Insurance Number |



| Current address - guara | ntor 1 | | Current address - gua | rantor 2 | |
|-------------------------|--|--------|-----------------------|--|--------|
| Address | | | Address | | |
| | | | | | |
| Postcode | | | Postcode | | |
| Residential status | Owner with a mortgage | | Residential status | Owner with a mortgage | |
| | Owner without a mortgage | | | Owner without a mortgage | |
| | Privately renting | | | Privately renting | |
| | Living with parents | | | Living with parents | |
| | Living with friends/relatives | s | | Living with friends/relatives | s |
| | Tied accommodation | | | Tied accommodation | |
| | Local authority renting/ housing association | | | Local authority renting/ housing association | |
| Time at address | Years | Months | Time at address | Years | Months |
| Current address - guara | ntor 3 | | Current address - gua | rantar 1 | |
| | 11(0) 3 | | Current address - gua | rantor 4 | |
| Address | into 3 | | Address | rantor 4 | |
| | intoi 3 | | | rantor 4 | |
| | intoi 3 | | | rantor 4 | |
| Address | Owner with a mortgage | | Address | Owner with a mortgage | |
| Address | | | Address | | |
| Address | Owner with a mortgage | | Address | Owner with a mortgage | |
| Address | Owner with a mortgage Owner without a mortgage | | Address | Owner with a mortgage Owner without a mortgage | |
| Address | Owner with a mortgage Owner without a mortgage Privately renting | | Address | Owner with a mortgage Owner without a mortgage Privately renting | |
| Address | Owner with a mortgage Owner without a mortgage Privately renting Living with parents | | Address | Owner with a mortgage Owner without a mortgage Privately renting Living with parents | |
| Address | Owner with a mortgage Owner without a mortgage Privately renting Living with parents Living with friends/relatives | | Address | Owner with a mortgage Owner without a mortgage Privately renting Living with parents Living with friends/relatives | |



| Previous address - guarantor 1 | | Previous address - guarantor 2 | | | |
|--|--|--------------------------------|----------------------------|---|------|
| Please provide details of a which can be found on page | any other previous addresses tha ge 19. | t you have | had in the last 3 years on | the additional information sheet | , |
| Address | | | Address | | |
| | | | | | |
| Postcode | | | Postcode | | |
| Residential status | Owner with a mortgage | | Residential status | Owner with a mortgage | |
| | Owner without a mortgage | | | Owner without a mortgage | |
| | Privately renting | | | Privately renting | |
| | Living with parents | | | Living with parents | |
| | Living with friends/relatives | | | Living with friends/relatives | |
| | Tied accommodation | | | Tied accommodation | |
| | Local authority renting/ housing association | | | Local authority renting/ housing association | |
| Time at address | Years Month | s | Time at address | Years Mor | nths |
| Previous address - guar | antor 3 | | Previous address - gua | arantor 4 | |
| Please provide details of a which can be found on page | any other previous addresses tha | t you have | had in the last 3 years on | the additional information sheet | |
| | ge 19. | | | | , |
| Address | ge 19. | | Address | | , |
| Address | ge 19. | | Address | | , |
| Address Postcode | ge 19. | | Address Postcode | | , |
| | Owner with a mortgage | | | Owner with a mortgage | |
| Postcode | | | Postcode | Owner with a mortgage Owner without a mortgage | |
| Postcode | Owner with a mortgage | | Postcode | | |
| Postcode | Owner with a mortgage Owner without a mortgage | | Postcode | Owner without a mortgage | |
| Postcode | Owner with a mortgage Owner without a mortgage Privately renting | | Postcode | Owner without a mortgage Privately renting | |
| Postcode | Owner with a mortgage Owner without a mortgage Privately renting Living with parents | | Postcode | Owner without a mortgage Privately renting Living with parents | |
| Postcode | Owner with a mortgage Owner without a mortgage Privately renting Living with parents Living with friends/relatives | | Postcode | Owner without a mortgage Privately renting Living with parents Living with friends/relatives | |



| Current mortgage details | | | |
|--|-------------------------|--|----------|
| If you have had more than one mortgage in the found on page 23. | past 3 years, please co | onfirm on the additional information sheet which | ı can be |
| Guarantor 1 | | Guarantor 2 | |
| Have you held a mortgage in the last 6 months? | Yes No | Have you held a mortgage in the last 6 months? | Yes No |
| Is the mortgage to be repaid? | Yes No | Is the mortgage to be repaid? | Yes No |
| Total amount of all continuing non buy to let/non self funding mortgages | £ | Total amount of all continuing non buy to let/non self funding mortgages | £ |
| Lender name | | Lender name | |
| Current mortgage account number | | Current mortgage account number | |
| Lender address | | Lender address | |
| | | | |
| Postcode | | Postcode | |
| Telephone number (including STD code) | | Telephone number (including STD code) | |
| Fax number (including STD code) | | Fax number (including STD code) | |
| Guarantor 3 | | Guarantor 4 | |
| Have you held a mortgage in the last 6 months? | Yes No | Have you held a mortgage in the last 6 months? | Yes No |
| Is the mortgage to be repaid? | Yes No | Is the mortgage to be repaid? | Yes No |
| Total amount of all continuing non buy to let/non self funding mortgages | £ | Total amount of all continuing non buy to let/non self funding mortgages | £ |
| Lender name | | Lender name | |
| Current mortgage account number | | Current mortgage account number | |
| Lender address | | Lender address | |
| | | | |
| Postcode | | Postcode | |
| Telephone number (including STD code) | | Telephone number (including STD code) | |
| Fax number (including STD code) | | Fax number (including STD code) | |



| Employment - current employment | | |
|--|---|--|
| We require a minimum of 12 months' employment history or 36 months if self-employed. | | |
| Guarantor 1 | Guarantor 2 | |
| Employment type (e.g. permanent, temporary, contract, not working, student) | Employment type (e.g. permanent, temporary, contract, not working, student) | |
| Company name | Company name | |
| Address | Address | |
| Postcode | Postcode | |
| Work telephone (including STD code) | Work telephone (including STD code) | |
| Job title | Job title | |
| Time with current employment/contract Years Months | Time with current employment/contract Years Months | |
| Total basic salary £ | Total basic salary £ | |
| Large town/subsidy/car allowance £ | Large town/subsidy/car allowance £ | |
| Annual guaranteed overtime, bonus, commission £ | Annual guaranteed overtime, bonus, commission £ | |
| Annual non-guaranteed overtime, bonus, commission £ | Annual non-guaranteed overtime, bonus, commission £ | |
| Payroll number | Payroll number | |
| Guarantor 3 | Guarantor 4 | |
| Employment type (e.g. permanent, temporary, contract, not working, student) | Employment type (e.g. permanent, temporary, contract, not working, student) | |
| Company name | Company name | |
| Address | Address | |
| Postcode | Postcode | |
| Work telephone (including STD code) | Work telephone (including STD code) | |
| Job title | Job title | |
| Time with current employment/contract Years Months | Time with current employment/contract Years Months | |
| Total basic salary £ | Total basic salary £ | |
| Large town/subsidy/car allowance £ | Large town/subsidy/car allowance £ | |
| Annual guaranteed overtime, bonus, commission £ | Annual guaranteed overtime, bonus, commission £ | |
| Annual non-guaranteed overtime, bonus, commission £ | Annual non-guaranteed overtime, bonus, commission £ | |
| Payroll number | Payroll number | |



| Employment - previous employment | | | | |
|---|-------------------|---|------------------|-------------------|
| (Please continue on the additional sheets provided if ne | cessary) | | | |
| Guarantor 1 | | Guarantor 2 | | |
| Employment type (e.g. permanent, temporary, contract, not w | vorking, student) | Employment type (e.g. permanent, temporar | y, contract, not | working, student) |
| Company name | | Company name | | |
| Address | | Address | | |
| Postcode | | Postcode | | |
| Work telephone (including STD code) | | Work telephone (including STD code) | | |
| Job title | | Job title | | |
| Time with previous employer Years | Months | Time with previous employer | Years | Months |
| Salary at time of leaving $$\mathfrak{L}$$ | | Salary at time of leaving | ł | 2 |
| Guarantor 3 | | Guarantor 4 | | |
| Employment type (e.g. permanent, temporary, contract, not w | orking, student) | Employment type (e.g. permanent, temporar | y, contract, not | working, student) |
| Company name | | Company name | | |
| Address | | Address | | |
| Postcode | | Postcode | | |
| Work telephone (including STD code) | | Work telephone (including STD code) | | |
| Job title | | Job title | | |
| Time with previous employer Years | Months | Time with previous employer | Years | Months |
| Salary at time of leaving £ | | Salary at time of leaving | 1 | E |



| Self-employed - guarantor 1 | Self-employed - guarantor 2 |
|---|---|
| Nature of business | Nature of business |
| Sole trader | Sole trader |
| Self-employment type Partner | Self-employment type Partner |
| Director | Director |
| Company name | Company name |
| Address | Address |
| | |
| Postcode | Postcode |
| Work telephone (including STD code) | Work telephone (including STD code) |
| Date started | Date started |
| Last 2 years' net profit £ Year | Last 2 years' net profit £ Year |
| £ Year | £ Year |
| % share of business | % share of business |
| | |
| Self-employed - guarantor 3 | Self-employed - guarantor 4 |
| Self-employed - guarantor 3 Nature of business | Self-employed - guarantor 4 Nature of business |
| | |
| Nature of business | Nature of business |
| Nature of business Sole trader | Nature of business Sole trader |
| Nature of business Sole trader Self-employment type Partner | Nature of business Sole trader Self-employment type Partner |
| Nature of business Sole trader Partner Director Director | Nature of business Sole trader Self-employment type Partner Director |
| Nature of business Sole trader Partner Director Company name | Nature of business Sole trader Partner Director Company name |
| Nature of business Sole trader Partner Director Company name | Nature of business Sole trader Partner Director Company name |
| Nature of business Sole trader Partner Director Company name Address | Nature of business Sole trader Partner Director Company name Address |
| Nature of business Sole trader Partner Director Company name Address Postcode | Nature of business Sole trader Partner Director Company name Address Postcode |
| Nature of business Sole trader Partner Director Company name Address Postcode Work telephone (including STD code) | Nature of business Sole trader Partner Director Company name Address Postcode Work telephone (including STD code) |
| Nature of business Sole trader Partner Director Company name Address Postcode Work telephone (including STD code) Date started | Nature of business Sole trader Partner Director Company name Address Postcode Work telephone (including STD code) Date started |



| Accountant details - guarantor 1 | Accountant details - guarantor 2 | |
|---|---------------------------------------|--|
| Firm name | Firm name | |
| Firm address | Firm address | |
| | | |
| Postcode | Postcode | |
| Details of individual acting on your behalf | | |
| Title | Title | |
| First name | First name | |
| Surname | Surname | |
| Qualifications | Qualifications | |
| Telephone number (including std code) | Telephone number (including std code) | |
| Accountant details - guarantor 3 | Accountant details - guarantor 4 | |
| Firm name | Firm name | |
| Firm address | Firm address | |
| | | |
| Postcode | Postcode | |
| Details of individual acting on your behalf | | |
| Title | Title | |
| First name | First name | |
| Surname | Surname | |
| Qualifications | Qualifications | |
| Telephone number (including std code) | Telephone number (including std code) | |



| Other income - guarantor 1 | Other income - guarantor 2 | |
|---|---|--|
| Other annual income? Yes No | Other annual income? Yes No | |
| Source of other income Maintenance £ | Source of other income Maintenance £ | |
| Dividend £ | Dividend £ | |
| Working/child tax credit £ | Working/child tax credit £ | |
| Private/occupational pension £ | Private/occupational pension £ | |
| Start date of employment/contract Day Month Year | Start date of employment/contract Day Month Year | |
| If you have a second job please complete | If you have a second job please complete | |
| Employer/company name | Employer/company name | |
| Address | Address | |
| | | |
| Postcode | Postcode | |
| Work telephone (including std code) | Work telephone (including std code) | |
| Job title | Job title | |
| Payroll number | Payroll number | |
| Annual income (£) | Annual income (£) | |
| | | |
| Other income - guarantor 3 | Other income - guarantor 4 | |
| Other income - guarantor 3 Other annual income? Yes No | Other income - guarantor 4 Other annual income? Yes No | |
| | | |
| Other annual income? Yes No | Other annual income? Yes No | |
| Other annual income? Yes No Source of other income Maintenance | Other annual income? Yes No Source of other income Maintenance £ | |
| Other annual income? Yes No Source of other income Maintenance £ Dividend £ | Other annual income? Yes No Source of other income Maintenance £ Dividend £ | |
| Other annual income? Yes No Source of other income Maintenance £ Dividend £ Working/child tax credit £ | Other annual income? Source of other income Maintenance £ Dividend £ Working/child tax credit £ | |
| Other annual income? Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ | Other annual income? Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ | |
| Other annual income? Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year | Other annual income? Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year | |
| Other annual income? Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year If you have a second job please complete | Other annual income? Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year If you have a second job please complete | |
| Other annual income? Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year If you have a second job please complete Employer/company name | Other annual income? Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year If you have a second job please complete Employer/company name | |
| Other annual income? Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year If you have a second job please complete Employer/company name | Other annual income? Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year If you have a second job please complete Employer/company name | |
| Other annual income? Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year If you have a second job please complete Employer/company name Address | Other annual income? Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year If you have a second job please complete Employer/company name Address | |
| Other annual income? Yes No Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year If you have a second job please complete Employer/company name Address Postcode | Other annual income? Yes No Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year If you have a second job please complete Employer/company name Address Postcode | |
| Other annual income? Yes No Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year If you have a second job please complete Employer/company name Address Postcode Work telephone (including std code) | Other annual income? Yes No Source of other income Maintenance £ Dividend £ Working/child tax credit £ Private/occupational pension £ Start date of employment/contract Day Month Year If you have a second job please complete Employer/company name Address Postcode Work telephone (including std code) | |



| Credit history - guarantor 1 | Credit history - guarantor 2 |
|--|--|
| Have you ever been bankrupt/sequestrated? Yes No | Have you ever been bankrupt/sequestrated? Yes No |
| If yes, has it been discharged or cleared? | If yes, has it been discharged or cleared? |
| Date of discharge Month Year | Date of discharge Month Year |
| Have you ever entered into an IVA or made arrangements with creditors? Yes No | Have you ever entered into an IVA or made arrangements with creditors? Yes No |
| If yes, has this been satisfied? | If yes, has this been satisfied? |
| Date of satisfaction Month Year | Date of satisfaction Month Year |
| Any defaults registered in last 36 months? Yes No | Any defaults registered in last 36 months? Yes No |
| - If yes, date of most recent default Day Month Year | - If yes, date of most recent default Day Month Year |
| - Total amount of defaults registered in last 36 months £ | - Total amount of defaults registered in last 36 months £ |
| - Number of defaults registered in last 36 months | - Number of defaults registered in last 36 months |
| Property repossessed in last 6 years? Yes No | Property repossessed in last 6 years? Yes No |
| If yes, please state the date of repossession | If yes, please state the date of repossession |
| Any CCJs registered in last 36 months? Yes No | Any CCJs registered in last 36 months? Yes No |
| - Date of most recent CCJ Day Month Year | - Date of most recent CCJ Day Month Year |
| - Total amount of CCJs registered in last 36 months? £ | - Total amount of CCJs registered in last 36 months? £ |
| - Number 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 | Any missed mortgage or secured loan payments in the last 36 months? Yes No |
| - If yes, number in last 12 months | - If yes, number in last 12 months |
| - Number in last 36 months | - Number in last 36 months |
| The highest number of missed payments on any mortgage or property rental in the last 12 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 | Number of missed monthly payments on any unsecured credit in the last 12 months |
| Have you ever been convicted of theft, fraud or dishonesty? | Have you ever been convicted of theft, fraud or dishonesty? |
| If yes, please state the date of conviction | If yes, please state the date of conviction |
| Nature of conviction | Nature of conviction |
| Length of sentence (including suspended) | Length of sentence (including suspended) |



| Credit history - guarantor 3 | Credit history - guarantor 4 |
|--|--|
| Have you ever been bankrupt/sequestrated? Yes No | Have you ever been bankrupt/sequestrated? Yes No |
| If yes, has it been discharged or cleared? | If yes, has it been discharged or cleared? |
| Date of discharge Month Year | Date of discharge Month Year |
| Have you ever entered into an IVA or made arrangements with creditors? Yes No | Have you ever entered into an IVA or made arrangements with creditors? Yes No |
| If yes, has this been satisfied? | If yes, has this been satisfied? |
| Date of satisfaction Month Year | Date of satisfaction Month Year |
| Any defaults registered in last 36 months? Yes No | Any defaults registered in last 36 months? Yes No |
| - If yes, date of most recent default Day Month Year | - If yes, date of most recent default Day Month Year |
| - Total amount of defaults registered in last 36 months £ | - Total amount of defaults registered in last 36 months £ |
| - Number of defaults registered in last 36 months | - Number of defaults registered in last 36 months |
| Property repossessed in last 6 years? Yes No | Property repossessed in last 6 years? Yes No |
| If yes, please state the date of repossession | If yes, please state the date of repossession |
| Any CCJs registered in last 36 months? Yes No | Any CCJs registered in last 36 months? Yes No |
| - Date of most recent CCJ Day Month Year | - Date of most recent CCJ Day Month Year |
| - Total amount of CCJs registered in last 36 months? £ | - Total amount of CCJs registered in last 36 months? £ |
| - Number 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 | Any missed mortgage or secured loan payments in the last 36 months? Yes No |
| - If yes, number in last 12 months | - If yes, number in last 12 months |
| - Number in last 36 months | - Number in last 36 months |
| The highest number of missed payments on any mortgage or property rental in the last 12 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 | Number of missed monthly payments on any unsecured credit in the last 12 months |
| Have you ever been convicted of theft, fraud or dishonesty? | Have you ever been convicted of theft, fraud or dishonesty? |
| If yes, please state the date of conviction | If yes, please state the date of conviction |
| Nature of conviction | Nature of conviction |
| Length of sentence (including suspended) | Length of sentence (including suspended) |



£

£

£

Car purchase

Other

Purchase final share of property

| Financial commitments - guarantor 1 | Financial commitments - guarantor 2 | |
|--|--|--|
| Total monthly payment for all unsecured commitments with more than 12 months £ left to run | Total monthly payment for all unsecured commitments with more than 12 months £ left to run | |
| Total amount of credit to be repaid at or following completion | Total amount of credit to be repaid at or following completion | |
| Ongoing monthly maintenance, alimony or CSA payments | Ongoing monthly maintenance, alimony or CSA payments | |
| Number of dependents under 18 | Number of dependents under 18 | |
| Number of dependents over 18 | Number of dependents over 18 | |
| Financial commitments - guarantor 3 | Financial commitments - guarantor 4 | |
| Total monthly payment for all unsecured commitments with more than 12 months £ left to run | Total monthly payment for all unsecured commitments with more than 12 months £ left to run | |
| Total amount of credit to be repaid at or following completion | Total amount of credit to be repaid at or following completion | |
| Ongoing monthly maintenance, alimony or CSA payments | Ongoing monthly maintenance, alimony or CSA payments | |
| Number of dependents under 18 | Number of dependents under 18 | |
| Number of dependents over 18 | Number of dependents over 18 | |
| Loan details | | |
| Mortgage type Purchas | se Remortgage | |
| Date of original purchase (remortgage only) | | |
| Total amount of mortgage being replaced (remortgage only) (£) | | |
| Loan amount (£) | Terms (years) | |
| Product information: | | |
| Product applied for | Loan amount (£) Repayment type | |
| If remortgaging, what is the purpose of the loan? | | |
| Replace existing mortgage Business purposes | Purchase of BTL | |
| Purchase of second property Capital raising | Other (please detail below) | |

Debt consolidation £

Purchase lease £

Transfer of equity £

If other, please state

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



| Property details | | |
|---|--|--|
| Location of property England/Wales Scotland Entry date (Applicable for Scotland only) | | |
| Do you or an "immediate family member" live in or intend to live in the property? | | |
| Purchase price/estimated property value £ | | |
| Estimated monthly rent if buy to let £ | | |
| Will the property be let to a family member? Yes No | | |
| Relationship of family member to you | | |
| Property address | | |
| | | |
| Postcode | | |
| Type of property Semi detached house Maisonette | | |
| Detached house Purpose built flat | | |
| Terraced house Converted flat | | |
| End terrace | | |
| Bungalow | | |
| Number of bedrooms | | |
| If this property is not a new build, was it previously unoccupied for the last 18 months? Yes No | | |
| Is this a private sale? Yes No | | |
| Is the property being purchased from a business in which the applicant, any guarantor or any family Yes No member of any guarantor has an element of ownership or interest? | | |
| Tenure Freehold Leasehold | | |
| Please note we do not offer mortgages for commonhold properties | | |
| If a leasehold, how many years are left on lease (minimum of 70 years required) | | |
| If flats, please state number of storeys in block (maximum of 20 storeys) | | |
| Source of deposit Equity from sale £ Other (please specify) £ | | |
| Director's loan £ | | |



| BTL portfolio of the Limited company/LLP | | |
|---|--|--|
| | Total monthly postfolio soutol income | |
| Total number of properties | Total monthly portfolio rental income £ | |
| Estimated value of portfolio £ | Total monthly portfolio mortgage payments £ | |
| Total outstanding balance of mortgages £ | Minimum 2 properties for minimum 24 months? Yes No | |
| 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 for buy to | let mortgages; precisemortgages.co.uk/ConveyancerPanel) | |
| 1. Joint Representation – Preferred Panel (Please go to question A) 2. Joint Representati (Please | on – Core Panel 3. Separate Representation (Please go to question B) | |
| A If your customer has chosen Joint Representation with a member information below. | of our Preferred or Core Conveyancer Panel, please complete the | |
| Name of firm | | |
| Name of acting conveyancer | | |
| Address (including postcode) | | |
| | | |
| B If your customer has chosen Separate Representation please com | plete the information below. | |
| 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 the Preferred Conveyancer Panel that your customer has chosen to represent Precise Mortgages. | | |
| Name of firm | | |
| Name of acting conveyancer | | |
| Address (including postcode) | | |
| Property assessment | | |
| Type of valuation Property Inspection Report | Homebuyers | |
| Contact for access | · 🗀 | |
| Contact name | | |
| Contact daytime telephone (including std code) | | |
| Contact mobile telephone | | |



| Payment details | | | |
|--------------------------------|--|--------------------------------------|-----------------|
| Contact details for paymen | t of valuation fee: | | |
| Contact name | | | |
| Telephone number(s) (including | std code) | | |
| Fee summary | | | |
| Telegraphic transfer fee | £ | Add to loan? Yes | No 🗌 |
| Product fee | £ | Add to loan? Yes | No |
| Buy to let property detail | ls | | |
| | ditional properties, please complete an 'Addit | ional property details' form which o | can be found at |
| www.precisemortgages.co. | ukand attach with the application. Alternative | ely supply applicants own records. | |
| Property 1 | | | |
| Amount outstanding £ | | | |
| Lender name | | | |
| Rental income £ | | | |
| Monthly payment £ | | | |
| Premise's name | | | |
| Premise's number | | | |
| Street name | | | |
| District | | | |
| Town or City | | | |
| County | | | |
| Postcode | | | |
| | | | |
| Property 2 | | | |
| Amount outstanding £ | | | |
| Lender name | | | |
| Rental income £ | | | |
| Monthly payment £ | | | |
| Premise's name | | | |
| Premise's number | | | |
| Street name | | | |
| District | | | |
| Town or City | | | |
| County | | | |
| Postcode | | | |



| Additional information | | |
|--|---------|--|
| If you need to enter any additional information to support this case please enter it here. | | |
| Section Number | Details | |
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Standard Declaration

Important - please read

When You sign this declaration You certify that the statements and particulars given below and all the information given in your Application are true and complete. You understand that We will rely on these statements, particulars and that information when making any Mortgage Offer. You consent to the use of your information in accordance with this declaration and the "Guide to the use of your personal and business data and Credit Reference and Fraud Prevention Agencies".

Interpretation

"We or the Lender or the Creditor" means Charter Court Financial Services Limited, and anyone who becomes entitled to the Lender's or the Creditor's rights under any loan We make to You or any mortgage for that loan and words such as "our, us" etc. should be read in the same way.

"You" means the person intended to be and named as the borrower or customer in the mortgage deed, the officers of a limited company, guarantors and anyone getting any title or interest in the property through the borrower or customer as applicable and words such as "your, yours" etc. should be read in the same way. If there is more than one of You, references to "You" are to each or any of you individually, as well as to each and every one or more of you together jointly.

"Application" means your application for the Loan including this Standard Declaration, the application form and any accompanying or supporting documentation that You provide now or in the future.

"Loan" means any Loan we may provide to You.

General

You confirm and agree that:

- 1) You are aged 18 (or in the case of a second charge loan, 25) or over.
- For limited companies, (a) each of the signatories below is a director duly authorised to make this Application and who has completed or fully read the contents of this Application and (b) You have the power to borrow the money applied for and to mortgage the property(ies) proposed as security referred to in this Application.
- 3) The information You give in this Application whether completed personally by You or not is true and accurate in all respects. If any such information is incorrect You will make good any loss We may suffer by acting in reliance on that information.
- Your income is as stated in the Application and is sufficient to support the payments required to sustain the Loan requested.
- 5) Your information will be used to assess affordability of the Loan and 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 consent to a mortgage/credit intermediary acting for You in your Application and where You have given information to your mortgage/ credit intermediary, You consent to your details being manually input and subsequently transmitted electronically.
- You have the consent of any joint applicant or third party to disclose and use their information for the purposes of this Application.
- 9) We may liaise with your mortgage/credit intermediary and (where we are proposing to lend by way of second charge) your first charge lender as necessary unless You otherwise inform us in writing and 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.
- You do not have any other outstanding credit facilities which are not disclosed with this Application.
- 11) You have made arrangements to pay off any monies owing under any existing County Court Judgement/s (or a decree in Scotland) against You.
- 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.
- 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.

- 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.
- 15) The information in this Application and Declaration may be relied on by us and any other person or body in whom the benefit of all or any of the Loan, mortgage, or security is from time to time vested.
- We (or the mortgage/credit intermediary on our behalf) may disclose your information to and make any enquiries and searches and obtain any references and information that We consider necessary of persons, including but not limited to your mortgage/credit intermediary, tax authorities, past/ present employers, landlords, accountants, building societies, lenders, insurers, bankers, HMRC, the Benefits Agency, Fraud Prevention Agencies, Companies House and Credit Reference Agencies (who will keep a record of searches made) as We consider necessary to confirm the truth and accuracy of the information in this Application. You agree and consent to us making enquiries of the persons listed above and authorise such persons to disclose to us any information We require from them. You also agree that We may share information about You and the conduct and operation of your Loan during its term and after it is repaid where we have a duty to do so or if the law allows us to do so, to our regulators and with third parties, including any of the above, any adult occupiers of the property, any intended guarantor, investors, funders or their advisors, potential investors or funders, ratings agencies.
- 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.
- 18) We may periodically submit information to Credit Reference Agencies and Fraud Prevention Agencies during the term of your Loan who in turn will provide information to us on which We may base future lending and arrears management decisions, use to administer your account and for analysis and statistical purposes.
- We may record and monitor telephone conversations between You and us at our discretion, for security, quality and/or training purposes.
 - 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 that any Disposal may be in law or in equity and may be by way of absolute assignment or by way of security only. You agree to each such Disposal that We may make and You 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. You agree that We may provide information about your (i) Application and any supporting documentation, (ii) Loan and any related security, (iii) any other information relating to the property, (iv) the history and conduct of your account, including statistical analysis of your current circumstances and (v) any other relevant information, to any person or organisation who does, or who we believe wishes to, enter into such a Disposal or who does or wishes to fund or otherwise be involved in such a Disposal. We may provide that information at any time, including prior to on or after any Disposal. You agree that We may also provide such information to Credit Reference Agencies and Fraud Prevention Agencies for the purpose of quality analysis, or to any purchaser or potential purchaser of Us or any person who does or wishes to fund or otherwise be involved in any such purchase, or to any person who was previously the Lender.
- 21) If You provide a personal guarantee You agree to guarantee the Loan applied for in the terms of our standard Deed of Guarantee.

You agree that:

- We will be 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).
- 23) It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a Loan.
- 24) If You make a false declaration You may face criminal prosecution and/or civil action for recovery of any losses incurred by us.

- If the Loan is not for your benefit, You must take independent legal advice and will do so if asked to, and before You, enter into any Deed of Guarantee.
- 26) We may decline to make You a Mortgage Offer.
- Our Loans are subject to valuation and status.
- 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
- 29) We will require You to confirm your income and We may request this information from You.
- 30) We accept no responsibility for any representation made by any employee, agent or any other person unless these are incorporated in the Mortgage Offer or are subsequently confirmed by us in writing.
- 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.
- 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
- 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.

You authorise us to obtain a valuation of the property(ies) 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(ies) proposed as security referred to in this Application and that valuation does not give You any rights against us or any other person. You agree that We will choose a valuer from our panel of valuers and will obtain a valuation report from the valuer for our purposes. You acknowledge it is your responsibility to obtain an independent valuation or advice before You proceed to completion of the Loan or the purchase of the property(ies). We give no warranty, representation or assurance that the statements, conclusions and opinions, expressed or implied, in any valuation report You obtain are accurate, valid or complete or that the property is free from defects or worth at least the amount of the Loan or that (where relevant) the purchase price is reasonable.

Insurance

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

You are not required as a condition of your Mortgage Loan or Secured 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:

- You will repay the Loan in accordance with the conditions specified in your Mortgage Offer and General Mortgage Conditions.
- We may add to your first monthly payment interest from the date of completion of your Mortgage Loan to the end of that month unless your Mortgage Offer states otherwise (not applicable where the loan is secured by a second charge).
- We may take other payments by Direct Debit with your agreement which may be given by telephone or in writing.

Data Protection and Privacy



The results of our enquiries, searches and references and any information given by You or any other person in this Application may be used for credit assessment, including credit scoring and for debt recovery, the prevention of money laundering, tracing and fraud prevention, to administer your account for system testing, for analysis and statistical purposes and any purpose referred to in any Loan with us.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

Further details explaining how information held by fraud prevention agencies may be used can be obtained by contacting us at Financial Crime Team, Credit Risk, Precise Mortgages, PO Box 6037, Wolverhampton WV1 9QW.

You can obtain (on payment of a fee) a copy of your personal information held by us by writing to the Data Protection Officer, Compliance Team, Precise Mortgages, PO Box 6037, Wolverhampton WV1 9QW.

You have a right to know how We will use your personal information. It is important that You read this declaration and the booklet supplied to You entitled "A Guide to the use of your personal and business data and Credit Reference Agencies and Fraud Prevention Agencies".

We may telephone You or write to You about your Loan, products or services of ours or others which maybe of interest to You. The methods of contact which You consent to include post, electronic mail, telephone, SMS text messaging and any other online or interactive media. We may pass details about You and the conduct of your Loan with us to other companies within our group or selected third parties who may telephone or write to You about their products or services.

If You would not like us or other companies to contact You about other products and services by the means outlined above please tick the box

Costs and Fees

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

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

| Residential/Buy to Let | Add | |
|-----------------------------|-----|--|
| Product Fee | | |
| Telegraphic Transfer Fee | | |

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

| Director/Guarantor 1 |
|----------------------|
| Print Name |
| Signature |
| Date |
| Director/Guarantor 2 |
| Print Name |
| Signature |
| Date |
| Director/Guarantor 3 |
| Print Name |
| Signature |
| Date |
| Director/Guarantor 4 |
| Print Name |
| Signature |
| |



Direct Debit details

Please fill in the whole form using a ball point pen and send it to:





| Instruction to your |
|---------------------|
| Bank or Building |
| Society to pay by |
| Direct Debit |

Servicer User Number

(4 | 3 | 4 | 2 | 5 | 5)

| | 41314121313 |
|--|---|
| Name(s) of account holder | Reference |
| | |
| | Instruction to your Bank or Building Society |
| Bank/Building Society account number | Please pay Precise Mortgages Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. |
| Bank sort code | I understand that this Instruction may remain with Precise Mortgages and, if so, details will be passed electronically to my Bank/Building Society. |
| Name and full postal address of your Bank or Building Society | |
| To: The Manager Bank/Building Society | |
| Address: | Signature(s) |
| Postcode | Date |
| Banks and Building Societies may not accept Direct Debit Instruc | tions for some types of account |

This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, Precise Mortgages will notify you
 10 working days in advance of your account being debited or as otherwise agreed. If you request Precise Mortgages to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Precise Mortgages or your Bank and Building Society you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society.
 - If you receive a refund you are not entitled to, you must pay it back when Precise Mortgages asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation
 may be required. Please also notify us.