

# APPLICATION FORM.

Transfer of equity

Mortgage account number

**PRECISE.**

## INTRODUCTION.

Please use this form where you wish to make an application for a Transfer of Equity. This involves a change of the names of the registered owner(s) of the property, usually accompanied by a change to the names of the mortgage borrower(s).

This form **cannot** be used if:

- the proposed transfer is from an existing sole borrower to a new sole borrower (when the new borrower must make an application for a new mortgage) or
- additional borrowing is required.

Please note that as our consent is required to a transfer under the Mortgage Conditions, you should not proceed with a transfer until we have provided our written consent and you will also need consent from any other lender which has a charge over your property.

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

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

**THIS FORM MUST BE COMPLETED BY ANY EXISTING BORROWER(S) WHO IS TO REMAIN ON THE MORTGAGE AND BY ANY NEW BORROWER(S) BUT ONLY NEW BORROWERS NEED TO COMPLETE THE IDENTIFICATION SECTION.**

We also need the following documents for both new borrowers and existing borrowers who are to remain on the mortgage:

- Last 3 months' bank statements;
- Last 3 months' payslips and most recent P60 (if employed); and
- Last 3 years' accounts (if self-employed).

You must provide this information when submitting the application. You need to provide correct and complete information. We will not be able to proceed with the application if you do not and as a result we are unable to assess your ability to repay the loan.

Please note that further documents can be requested if required to approve the transfer. Where additional documentation is required, we will tell you this and when it must be provided to us.

## WHICH SERVICE WILL WE PROVIDE YOU WITH?

You will not receive advice from us. Any changes to your mortgage will be carried out on an execution-only basis once you have told us the change you want to make. If you are not happy to proceed on this basis we recommend that you go back to your Financial Adviser to seek further advice on your request. Once you are sure this is the way you wish to proceed you can come back to us and provided your request falls within our current lending guidelines, we can then make the change for you.

It is important that you understand by proceeding on an execution-only basis we are not required to assess the suitability of the changes being made to your mortgage and whether this is appropriate to your needs and circumstances as we would on an advised basis.

By signing and returning this application form you are confirming that you are aware of the consequences of losing the protection that an advised process would give to you and have elected to continue on an execution-only basis.

## IDENTIFICATION – FOR NEW BORROWERS ONLY.

Precise Mortgages requires all new borrowers to provide evidence of identity at the time of application.

**PLEASE NOTE:** You must only send photocopies of documents marked \* to us. Photocopies must be certified with the words 'true copy of the original' and clearly show the certifying person's full name, and the name of organisation they represent (if any), together with a signature and date. Documents containing a photograph should also be certified with the words 'true likeness of applicant'. We require the person certifying the copy to be from the list shown below.

**IF FOR ANY REASON WE REQUIRE FURTHER IDENTIFICATION WE WILL LET YOU KNOW.**

We will accept:

- Either ONE document from Group A

OR

- TWO Documents - ONE from Group B and ONE from Group C

### Group A

- Full Valid Passport\*
- Resident permit to EEA Nationals issued by the Home Office\*
- Northern Ireland Electoral Office ID card\*
- Current firearm/shotgun certificate\*
- EEA member state ID card\*
- Current full or provisional EEA/UK photo driving licence\*

### Group B

- Current UK Driving Licence (old style)\*
- National/multi-national employers ID card\*
- Current sub-contractors certificate (for self employed in the construction industry tax exemption certificate with photograph) C1S4, C1C5, C1S6\*
- Evidence of LA grant/benefit\*
- HM Forces IN card\*
- Current state pension or benefit books/notification\*
- Latest Inland Revenue tax notification (no more than 6 months old)

### Group C

- Most recent mortgage statement
- Current local authority tax bill
- Bank/building society/credit union statement or passbook (no more than 3 months old)
- Current local authority rent card or tenancy agreement
- Credit/debit card statement (no more than 3 months old)
- Utility bill (excluding mobile phone and no more than 3 months old)

We will accept other types of document if these are not available, please contact us on 0345 601 3112.

**The following third parties are acceptable for the purposes of certifying documents:**

- an FCA authorised person or firm;
- a qualified solicitor;
- a bank or building society manager/employee;
- an actuary or accountant (who is a member of a recognised professional body);
- a notary public;
- an estate agent;
- a consumer credit lender; and
- the Post Office.

# PRECISE.

## VARIATION TO BORROWER(S).

Please explain the reason for the proposed transfer.

Any parties proposed to be removed from this mortgage should sign this page as confirmation that they are aware of the removal and consent to making all necessary enquiries.

Name of party(ies) to be removed	Name of party(ies) remaining	Name of party(ies) being added

## REASON FOR THE TRANSFER/ADDITIONAL INFORMATION.

## TO BE COMPLETED BY ANY PARTY BEING REMOVED FROM THE MORTGAGE.

Party 1	Party 2
I confirm that I <input style="width: 100%;" type="text"/> am aware of, and agree to the removal of my name from the mortgage for (property address)	I confirm that I <input style="width: 100%;" type="text"/> am aware of, and agree to the removal of my name from the mortgage for (property address)
and I authorise Precise Mortgages to disclose financial information regarding the mortgage to any new borrower and their legal representative. <b>I/We have received the necessary legal advice prior to                      proceeding with this application.</b>	and I authorise Precise Mortgages to disclose financial information regarding the mortgage to any new borrower and their legal representative. <b>I/We have received the necessary legal advice prior to                      proceeding with this application.</b>
Signed <input style="width: 100%; height: 40px;" type="text"/>	Signed <input style="width: 100%; height: 40px;" type="text"/>
Print name <input style="width: 100%;" type="text"/>	Print name <input style="width: 100%;" type="text"/>
Date <input style="width: 100%;" type="text"/> (DD/MM/YYYY)	Date <input style="width: 100%;" type="text"/> (DD/MM/YYYY)

TRANSFER OF EQUITY - APPLICATION FORM

Has a Court Order been made to transfer the property?  Yes  No

If **yes**, when was this made?

If you wish to amend the remaining term of your mortgage please state how long you wish the mortgage to run for

Years  Months

As part of this application do you intend to reduce your mortgage balance?  Yes  No

If **yes**, please state how much you intend to pay off your mortgage upon completion of this transfer.

£

Are you intending to take on any additional borrowing from another source to supplement this application? If yes, please provide details of the amount you intend to borrow along with the term, and name of the lender. Please include the monthly payment for this additional borrowing in the Financial Commitments section.

**Please provide details of any other mortgages affected by this transfer:**

**Mortgage 1**

Account number

Property address  
Including postcode

Lender

Proposed action

**Mortgage 2**

Account number

Property address  
Including postcode

Lender

Proposed action

**Mortgage 3**

Account number

Property address  
Including postcode

Lender

Proposed action

**Mortgage 4**

Account number

Property address  
Including postcode

Lender

Proposed action

## PERSONAL DETAILS.

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

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

## CURRENT ADDRESS.

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

## PREVIOUS ADDRESS.

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

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

## CURRENT MORTGAGE DETAILS.

If you have had more than one mortgage in the past 3 years, please confirm on additional sheets.

**PLEASE NOTE:** Existing borrowers on this mortgage do not need to include in this section the mortgage for which the Transfer is being applied for.

Applicant 1	Applicant 2
Have you held a mortgage in the last 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you held a mortgage in the last 6 months? <input type="checkbox"/> Yes <input type="checkbox"/> No
Is the mortgage to be repaid? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is the mortgage to be repaid? <input type="checkbox"/> Yes <input type="checkbox"/> No
Total amount of all other continuing non buy to let/non self funding mortgages £ <input style="width: 100%;" type="text"/>	Total amount of all other continuing non buy to let/non self funding mortgages £ <input style="width: 100%;" type="text"/>
Lender name <input style="width: 100%;" type="text"/>	Lender name <input style="width: 100%;" type="text"/>
Current mortgage account number <input style="width: 100%;" type="text"/>	Current mortgage account number <input style="width: 100%;" type="text"/>
Address Including postcode <input style="width: 100%; height: 60px;" type="text"/>	Address Including postcode <input style="width: 100%; height: 60px;" type="text"/>
Telephone number <input style="width: 100%;" type="text"/>	Telephone number <input style="width: 100%;" type="text"/>
Fax number <input style="width: 100%;" type="text"/>	Fax number <input style="width: 100%;" type="text"/>

## CURRENT EMPLOYMENT.

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

### Applicant 1

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

Company name

Address

Including postcode

Work telephone

Job title

Time in current employment/contract

 Years  Months

Annual basic salary

 £

Large town/subsidy/car allowance

 £

Annual guaranteed overtime, bonus, commission

 £

Annual non-guaranteed overtime, bonus, commission

 £

Payroll number

### Applicant 2

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

Company name

Address

Including postcode

Work telephone

Job title

Time in current employment/contract

 Years  Months

Annual basic salary

 £

Large town/subsidy/car allowance

 £

Annual guaranteed overtime, bonus, commission

 £

Annual non-guaranteed overtime, bonus, commission

 £

Payroll number

## PREVIOUS EMPLOYMENT.

Please continue on the additional sheets provided if necessary.

### Applicant 1

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

Company name

Address

Including postcode

Work telephone

Job title

Time with previous employer

 Years  Months

Salary at time of leaving

 £

### Applicant 2

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

Company name

Address

Including postcode

Work telephone

Job title

Time with previous employer

 Years  Months

Salary at time of leaving

 £

**SELF EMPLOYED OR DIRECTOR OF COMPANY. (SHAREHOLDING 25% OR MORE)****Applicant 1**Nature of business 

Self employment type

 Sole trader  Partner  DirectorCompany name Address  
Including postcode Work telephone Mobile telephone Date started  (DD/MM/YYYY)

Last 2 years' net profit

£  Year £  Year Share of business  %Any other annual income?  Yes  NoSource Date started  (DD/MM/YYYY)Annual amount £ Payroll number Total income £ **Accountant details**Firm name Address  
Including postcode **Details of Accountant acting on your behalf**Title First name Surname Qualifications Telephone **Applicant 2**Nature of business 

Self employment type

 Sole trader  Partner  DirectorCompany name Address  
Including postcode Work telephone Mobile telephone Date started  (DD/MM/YYYY)

Last 2 years' net profit

£  Year £  Year Share of business  %Any other annual income?  Yes  NoSource Date started  (DD/MM/YYYY)Annual amount £ Payroll number Total income £ **Accountant details**Firm name Address  
Including postcode **Details of Accountant acting on your behalf**Title First name Surname Qualifications Telephone **PRECISE.**

## OTHER INCOME.

### Applicant 1

Other annual income?  Yes  No

Source of other income:

Pension

Maintenance

Dividend

Working/child tax credit

Second job

Start date of employment/contract

(DD/MM/YYYY)

If second job state employer/company name

Address  
Including postcode

Work telephone

Mobile telephone

Job title

Date started  (DD/MM/YYYY)

Payroll number

Annual income

### Applicant 2

Other annual income?  Yes  No

Source of other income:

Pension

Maintenance

Dividend

Working/child tax credit

Second job

Start date of employment/contract

(DD/MM/YYYY)

If second job state employer/company name

Address  
Including postcode

Work telephone

Mobile telephone

Job title

Date started  (DD/MM/YYYY)

Payroll number

Annual income

## CREDIT HISTORY.

### Applicant 1

Have you ever been bankrupt?  Yes  No

If yes:

Has it been discharged or cleared?

Yes  No

Date of discharge  (DD/MM/YYYY)

### Applicant 2

Have you ever been bankrupt?  Yes  No

If yes:

Has it been discharged or cleared?

Yes  No

Date of discharge  (DD/MM/YYYY)

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

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

Yes  No

**If yes:**

Has this been satisfied?  Yes  No

**Applicant 1**

Date of satisfaction  (DD/MM/YYYY)

Any defaults registered in last 36 months?

Yes  No

**If yes:**

Date of most recent default

(DD/MM/YYYY)

Total amount of defaults registered in last 36 months

£

Number of defaults registered in last 36 months

Property repossessed in last 6 years?

Yes  No

**If yes:**

Date of repossession

(DD/MM/YYYY)

CCJs in the last 36 months?  Yes  No

**If yes:**

Date of most recent CCJ

(DD/MM/YYYY)

Total amount of CCJs registered in last 36 months

£

Number of CCJs registered in last 36 months

Have you ever been convicted of theft, fraud or dishonesty?

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

Yes  No

**If yes:**

Has this been satisfied?  Yes  No

**Applicant 2**

Date of satisfaction  (DD/MM/YYYY)

Any defaults registered in last 36 months?

Yes  No

**If yes:**

Date of most recent default

(DD/MM/YYYY)

Total amount of defaults registered in last 36 months

£

Number of defaults registered in last 36 months

Property repossessed in last 6 years?

Yes  No

**If yes:**

Date of repossession

(DD/MM/YYYY)

CCJs in the last 36 months?  Yes  No

**If yes:**

Date of most recent CCJ

(DD/MM/YYYY)

Total amount of CCJs registered in last 36 months

£

Number of CCJs registered in last 36 months

Have you ever been convicted of theft, fraud or dishonesty?

## CREDIT HISTORY. (CONT'D)

Yes  No

If yes:

Date of conviction

(DD/MM/YYYY)

### Applicant 1

Nature of conviction

- Conditional discharge  Probationary orders  
 Fine  Compensation order  
 Community service  
 Prison sentences up to 6 months  
 Prison sentences between 6 and 30 months  
 Prison sentences over 30 months

Length of sentence (including suspended)

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

Yes  No

If yes:

Number in last 12 months

Number in last 36 months

The highest number of missed payments on any mortgage or property rental in the last 12 months

Number of missed monthly payments on any unsecured credit in the last 12 months

## FINANCIAL COMMITMENTS.

### Applicant 1

Total monthly payment for all unsecured commitments with more than 12 months left to run

£

Total amount of credit to be repaid at, or following completion

£

Ongoing monthly maintenance, alimony or CSA payments

£

Number of dependent children under 18

Yes  No

If yes:

Date of conviction

(DD/MM/YYYY)

### Applicant 2

Nature of conviction

- Conditional discharge  Probationary orders  
 Fine  Compensation order  
 Community service  
 Prison sentences up to 6 months  
 Prison sentences between 6 and 30 months  
 Prison sentences over 30 months

Length of sentence (including suspended)

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

Yes  No

If yes:

Number in last 12 months

Number in last 36 months

The highest number of missed payments on any mortgage or property rental in the last 12 months

Number of missed monthly payments on any unsecured credit in the last 12 months

### Applicant 2

Total monthly payment for all unsecured commitments with more than 12 months left to run

£

Total amount of credit to be repaid at, or following completion

£

Ongoing monthly maintenance, alimony or CSA payments

£

Number of dependent children under 18

## INCOME AND EXPENDITURE DECLARATION.

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

Yes  No

If **yes**, please provide further information on the 'Additional Information' page, on the effect that the change(s) in circumstance(s) will have on your income and expenditure.

## SOLICITORS DETAILS.

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

Name of solicitors acting	<input type="text"/>	Telephone number	<input type="text"/>
Address Including postcode	<input type="text"/>	Fax number	<input type="text"/>
		Name of person acting	<input type="text"/>

## ADDITIONAL OCCUPANTS.

Please state below any person over the age of 17 that will occupy the property and will not be party to the mortgage.

	Name of occupant	Occupant's date of birth	Relationship to borrower
Occupant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Occupant 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Occupant 3	<input type="text"/>	<input type="text"/>	<input type="text"/>

## FEES.

In accordance with our Tariff of Mortgage Charges, you have to pay a fee of £95 along with your application for a Transfer of Equity. This can either be paid by cheque, made payable to Precise Mortgages or by using a debit card. Please contact us after you have submitted your application and we can discuss the payment options with you for this to be collected, please contact us by calling us on 0345 601 3112.

## FURTHER SUPPORT WITH MANAGING YOUR ACCOUNT.

Do you require literature or information about your account in one of these alternative formats?

1st Borrower	<input type="checkbox"/> Large Font	<input type="checkbox"/> Braille	<input type="checkbox"/> Audio	<input type="checkbox"/> N/A
2nd Borrower	<input type="checkbox"/> Large Font	<input type="checkbox"/> Braille	<input type="checkbox"/> Audio	<input type="checkbox"/> N/A
3rd Borrower	<input type="checkbox"/> Large Font	<input type="checkbox"/> Braille	<input type="checkbox"/> Audio	<input type="checkbox"/> N/A
4th Borrower	<input type="checkbox"/> Large Font	<input type="checkbox"/> Braille	<input type="checkbox"/> Audio	<input type="checkbox"/> N/A

Do you require any additional support with managing your account or have your circumstances or needs changed? If you've already made us aware, there is no need to tell us again.

Please describe how we can help you and which account holder this relates to.

Would you like us to contact you to see what further support we can offer you?

1st Borrower	<input type="checkbox"/> Yes	<input type="checkbox"/> No	2nd Borrower	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3rd Borrower	<input type="checkbox"/> Yes	<input type="checkbox"/> No	4th Borrower	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Please be aware, it may be necessary for us to contact you to clarify the support you've told us you need.

How would you like us to contact you?

1st Borrower	<input type="checkbox"/> Post	<input type="checkbox"/> Phone	2nd Borrower	<input type="checkbox"/> Post	<input type="checkbox"/> Phone
3rd Borrower	<input type="checkbox"/> Post	<input type="checkbox"/> Phone	4th Borrower	<input type="checkbox"/> Post	<input type="checkbox"/> Phone

Alternatively, if you'd like to contact us please call us on 0345 601 3112.

Please note, by providing the above information and ticking this box, you consent to us using this information to assist you with the operation of your account.

You can withdraw this consent at any time.

We collect and use your personal data, for the purposes of administering the account, complying with our legal obligations and in accordance with our privacy policy which can be found at <https://www.precisemortgages-customers.co.uk/legal/privacynotice> or can be obtained by contacting us.

### 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.

Precise Mortgages is a trading name of Charter Court Financial Services Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Firm Reference Number 494549). Registered in England and Wales with company number 06749498. Registered office: 2 Charter Court, Broadlands, Wolverhampton WV10 6TD.

## **ADDITIONAL INFORMATION.**

Broker name

Applicant(s) name

Please specify which section these details refer to.

# STANDARD DECLARATION.

## Credit Reference Agencies and Fraud Prevention Agencies

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

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

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

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

## Privacy Notice

Our [Summary Privacy Notice](#) contains information on how we, credit reference agencies and fraud prevention agencies use your personal data and on your data protection rights. This Privacy Notice should have been provided to you with this Application Form, if you have not received it please contact us and we will send you a copy.

## Interpretation

In this Standard Declaration the words "You", "Charter Court Group" and "We" have the meanings given to them in the Privacy Notice.

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

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

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

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

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

## Important – please read

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

## General

You confirm and agree that:

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

# PRECISE.

- 12 You will notify Us promptly of any changes which have, or are likely to have, an effect on the continuing accuracy of the particulars in this **Application** and which may affect Our willingness to provide the **Loan**.
- 13 The information in this **Application** and Standard Declaration may be relied on by Us and any other person or body in whom the benefit of all or any of the **Loan**, mortgage, or security is from time to time vested.
- 14 Any solicitor acting for You may disclose to Us any information or documentation that We ask for about the transaction or the Property which is the subject of this **Application** and You waive any duty of confidentiality or privilege which may otherwise exist in relation to this **Loan** transaction.
- 15 From time to time We may mortgage, sell, transfer, assign, charge or otherwise dispose of, in whole or in part, any **Loan**, mortgage, or other related security to any person or organisation (a "Disposal") You agree to each such Disposal that We may make and You agree that We may do this without giving notice to You. You agree that a Disposal for this purpose typically involves Us transferring all or some of the rights that We have under the **Loan**, or the related security to another person or organisation.
- 16 If You provide a personal guarantee, You agree to guarantee the **Loan** applied for in the terms of our standard Deed of Guarantee.
- 17 We are entitled to withdraw before completion any Mortgage Offer should You (or anyone else) falsify any information supplied in this **Application** or for any other reason set out in the Mortgage Offer or our General Mortgage Conditions. If We withdraw an offer, We can do this immediately and without telling You, but We will notify You about the withdrawal of Our Mortgage Offer if We reasonably can.
- 18 It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a **Loan**.
- 19 If You make a false declaration, You may face criminal prosecution and/or civil action for recovery of any losses incurred by us.
- 20 If the **Loan** is not for your benefit, You must take independent legal advice and will do so if asked to, and before You enter into any Deed of Guarantee.
- 21 We may decline to make You a Mortgage Offer.
- 22 Our Loans are subject to valuation and status.
- 23 If two or more of You are making this **Application**, each of You is individually and jointly responsible for all obligations in relation to the **Loan**.
- 24 We will require You to confirm your income and We may request this information from You.
- 25 We accept no responsibility for any representations made by any employee, agent or any other person unless these are incorporated in the Mortgage Offer or are subsequently confirmed by Us in writing.
- 26 If You agree to guarantee the **Loan**, You are aware that by giving a guarantee, You will be held liable to Us instead of, or as well as, the borrower or customer to the extent of the guaranteed amount. The extent of the guarantee will include all costs and interest outstanding on the **Loan** at any time as well as the loan amount.
- 27 You agree that if the **Property** is sold leaving a balance outstanding on the **Loan**, You will be liable for the difference between the sale price of the **Property** and the amount outstanding or to the extent of your guarantee.
- 28 It is your responsibility to ensure that You have suitable means of repayment in place to repay the **Loan** in the event of Your death or at the end of the term of the **Loan**.

## Valuation

We will obtain a valuation of the **Property** offered as security for our purposes. We will obtain a valuation only to enable Us to assess the amount of the **Loan**, if any, which We are prepared to make on the **Property** and that valuation does not give You any rights against Us or any other person. We will choose a valuer from Our panel of valuers and will obtain a valuation report from the valuer for Our purposes. It is Your responsibility to obtain an independent valuation or advice before You proceed to completion of the **Loan** or the purchase of the **Property**. We give no warranty, representation or assurance that the statements, conclusions and opinions, expressed or implied, in any valuation report You obtain are accurate, valid or complete or that the **Property** is free from defects or worth at least the amount of the **Loan** or that (where relevant) the purchase price is reasonable.

## Insurance

As a condition of your **Loan**, You must have adequate buildings insurance for the **Property** in place at exchange of contracts or conclusion of missives (for house purchases) and completion (for remortgages or secured loans ) and ensure that it continues at all times to be insured.

You are not required as a condition of your **Loan** to have any other insurance but You might like to consider taking out insurance to cover other circumstances that might arise, such as death, accident, illness or unemployment. Your payments will not be protected in the event of death, accident, sickness, unemployment or other similar circumstance unless You arrange Your own insurance for this.

## Your Loan Payments

By signing this Declaration, You agree that:

- i. You will repay the **Loan** in accordance with the conditions specified in your Mortgage Offer and General Mortgage Conditions.
- ii. We may add to your first monthly payment, interest from the date of completion of your **Loan** to the end of that month unless Your Mortgage Offer states otherwise (not applicable where the **Loan** is secured by a second charge).
- iii. We may take other payments by Direct Debit with Your agreement which may be given by telephone or by email to [mortgagesupport@precisemortgages.co.uk](mailto:mortgagesupport@precisemortgages.co.uk).

# PRECISE.

## Keeping you Informed

We may contact you about products or services offered by Charter Court Financial Services Limited by post, electronic mail, telephone, SMS text messaging and any other online or interactive media.

If You would not like Us to contact You about other products and services by the means outlined above You should tick here.

## Costs and Fees

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

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

## Residential

Product Fee

Telegraphic transfer fee

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

## Applicant 1

Signed

Print name

Date

 (DD/MM/YYYY)

## Applicant 2

Signed

Print name

Date

 (DD/MM/YYYY)

**We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account.**

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