

**PERSONAL  
OWNERSHIP/DIP  
APPLICATION  
FORM.**

Refurbishment buy to let

**PRECISE.**

## INTERMEDIARY DETAILS.

Are you:  Directly Authorised  Appointed Representative  Commercial Broker

Contact name

Your customer reference

Company name

Address  
Including postcode

Telephone  Fax number

Email address

FCA registration number (if applicable)

Confirm your NACFB membership number (if applicable)

Confirm your FIBA membership number (if applicable)

If you're submitting via a club, network or packager, please complete the relevant sections below.

## NETWORK/CLUB DETAILS.

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

Contact name

Company name

Company address  
Including postcode

Telephone  FCA registration number

## PACKAGER DETAILS.

Contact name

Company name

Company address  
Including postcode

Telephone  FCA registration number

# PRECISE.

## BRIDGING REFURBISHMENT LOAN FEES.

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

Level of advice  Advised  Non-advised

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

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

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

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

Telegraphic transfer fee  Facility fee  Assessment fee

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

If yes or part, how much?

£

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

If yes:

How much?

£

When is this payable?

(DD/MM/YYYY)

Is this fee refundable?

Yes  No

How much is refundable?

£

When is this refundable?

(DD/MM/YYYY)

Are you adding this fee to the loan?

Yes  No

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

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

If yes:

How much?

£

When is this payable?

(DD/MM/YYYY)

Is this fee refundable?

Yes  No

How much is refundable?

£

When is this refundable?

(DD/MM/YYYY)

Are you adding this fee to the loan?

Yes  No

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

# PRECISE.

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

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

**If yes:**

How much?

When is this payable?  (DD/MM/YYYY)

Is this fee refundable?  Yes  No

How much is refundable?

When is this refundable?  (DD/MM/YYYY)

Are you adding this fee to the loan?  Yes  No

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

## BUY TO LET FEES.

Level of advice  Advised  Non-advised

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

Telegraphic transfer fee  Product fee

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

**If yes or part, how much?**

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

**If yes:**

How much?

When is this payable?  (DD/MM/YYYY)

Is this fee refundable?  Yes  No

How much is refundable?

When is this refundable?  (DD/MM/YYYY)

Are you adding this fee to the loan?  Yes  No

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

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

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

**If yes:**

How much? £

When is this payable?  (DD/MM/YYYY)

Is this fee refundable?  Yes  No

How much is refundable? £

When is this refundable?  (DD/MM/YYYY)

Are you adding this fee to the loan?  Yes  No

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

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

**If yes:**

How much? £

When is this payable?  (DD/MM/YYYY)

Is this fee refundable?  Yes  No

How much is refundable? £

When is this refundable?  (DD/MM/YYYY)

Are you adding this fee to the loan?  Yes  No

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

## INTERMEDIARY CONFIRMATION.

The applicants were interviewed face to face  Yes  No

We require the applicant and all guarantors to provide evidence of identity at the time of application. We will endeavour to carry out these checks electronically, however if we are unable to do this we will need physical proof of identification. If the applicant is a limited company we will also carry out checks to verify the ownership of the limited company. Please refer to our Anti money laundering guidelines for details of documents that we will accept and an explanation of the electronic identification search footprint.

Photocopied documents must be appropriately certified with the words 'True copy of the original' and clearly show the certifying person's company name and full name, together with a signature and date. Documents containing a photograph should also be certified with the words 'True likeness'.

Photocopied documents must be sent with the application to Precise Mortgages, PO Box 6037, Wolverhampton WV1 9QW.

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

## BROKER DECLARATION.

By submitting this Application from to you, I:

- Confirm that I am acting on behalf of the applicant(s) and have their permission to access their information and to supply it to you with this application, and at any time during the life of the mortgage. I confirm that to the best of my knowledge and belief, the information contained in this application is true.
- Confirm that where the application is a Consumer Buy to Let, I have given adequate explanations in accordance with the requirements of Schedule 2, paragraph 8, of the Mortgage Credit Directive Order 2015.
- Confirm that I have read your 'Anti money laundering guidelines' (available at <http://www.precisemortgages.co.uk/Documentation>) and:
  - Original identification documents have been seen by myself;
  - Any associated photographs bore a good likeness to the individual;
  - Copies of the identification documents have been retained on my file.
- Note that you may use information that you may already hold about the applicant(s) (including guarantor(s)) in assessing this application including details about other properties which are mortgaged to you where they are the borrower or guarantor. I am aware, have made the applicant(s) aware and they agree that as part of this application you may provide to me, on their behalf, details of those properties to confirm that the information you hold about those is complete and accurate.
- Confirm that, if I send this form to you by email or have requested that you provide me with information by email I have made the applicant(s) aware of this, that email is not a secure medium and the content may be intercepted before it reaches the intended recipient.
- Agree to your [Short Term Lending Terms of Business \(2016 Edition\)](#) on my and the firm's behalf.
- Please note, by ticking this box, you confirm you have read and understood our Broker terms of business which can be found here: [www.precisemortgages.co.uk/termsofbusiness.pdf](http://www.precisemortgages.co.uk/termsofbusiness.pdf)

# PRECISE.

## BROKER DECLARATION. (CONT'D)

### Credit Decisions and Fraud Prevention Agencies

Note that:

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

### Privacy Notice - Customer

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

### Privacy Notice - Intermediary

Note that:

- More information about how you and fraud prevention agencies use information you hold about mortgage intermediaries is contained in your [Intermediary Privacy Notice](#).
- Please tick one or more of the boxes below if you're happy for us to contact you about our products and services. We'll also contact you about those offered by third parties we think may be of interest.

By telephone     By post     By email     By SMS

### Broker/admin/packager fees

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

Broker signature

Print name

Date

 (DD/MM/YYYY)

## LOAN DETAILS.

- Will the property be let?  Yes  No
- Will rental income be paid in pounds sterling?  Yes  No
- Are the assets from which the mortgage will be paid held in pounds sterling?  Yes  No
- Is the loan wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by all of the applicants?  Yes  No
- Do any of the applicants or an immediate family member live in or intend to live in the property?  Yes  No
- Have any of the applicants or an immediate family member ever lived in the property?  Yes  No
- Did any of the applicants or an immediate family member inherit the property?  Yes  No
- Do any of the applicants currently own buy to lets other than the property?  Yes  No
- If yes, total number of other buy to let mortgaged properties owned by the applicants (excluding properties on any new Precise Mortgages applications)  Yes  No

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

- This Agreement is entered into by you wholly or predominately for the purpose of a business carried on or intended to be carried on by you. If it's not then you must let us know immediately and not proceed with the loan.
- You understand that you'll not have the benefit of the protection and remedies that would be available to you under the Mortgage Credit Directive Order (the Order) if the Agreement were a consumer buy to let mortgage contract under the Order.
- You're aware that if you are in any doubt as to the consequences of the agreement not being regulated by the Order, then you should seek independent legal advice.

## BRIDGING REFURBISHMENT LOAN DETAILS.

Reason for loan

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

Loan type  Purchase  Refinance

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

Total purchase price/estimated value  £

Total open market value  £

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

# PRECISE.



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

Total advance required

(exclusive of fees/retained interest payments)

Term in months

 Months

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

Product applied for: Fixed rate of  % per month

Expected completion date (earliest date)

(DD/MM/YYYY)

Is the property being purchased from a business in which the applicant or any director has an element of ownership or interest?

 Yes

 No

Is this a private sale?

 Yes

 No

Is the applicant or any director related to the vendor?

 Yes

 No

Source of deposit

Is there a current mortgage on the property?

 Yes

 No

**If yes:**

Lender

Total amount of mortgage being replaced

If refinance, what is the purpose of the loan

Amount of debt being repaid from this loan

(other than an existing mortgage secured on the property)

## CAPITAL RAISING DETAILS.

Does the applicant require any capital raising over and above the current mortgage balance?

 Yes

 No

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

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

## BUY TO LET LOAN DETAILS.

Post works estimated value

Term

Loan amount

Expected monthly rent

Applicant 1 percentage share of rental

Applicant 2 percentage share of rental

Repayment type  Capital and interest  Interest only

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

Unit trust/OEICs  Endowment  UK stocks and shares

Pension  Premium bond  Sale of second home

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

But to let product code

Term  2 year  5 year

## CAPITAL RAISING DETAILS.

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

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

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

## PROPERTY DETAILS.

Type of loan  Buy to let  HMO  Multi-unit

Address  
Including postcode

Where is the property?  England/Wales  Scotland

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

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

If multi-unit, how many units?

Tenure

Remaining term of lease (where applicable)

Construction type

Please see our online criteria guide for a full list of unacceptable property types.

Year built/converted

Is the property ex-local authority?  Yes  No

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

Is the property in the course of construction?  Yes  No

Is planning permission required and obtained?  Yes  No

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

If **no**, please complete a 'Schedule of Works' form which can be found at [www.precisemortgages.co.uk/documentation](http://www.precisemortgages.co.uk/documentation).

## PROPERTY VALUATION.

### Contact for payment of valuation fee

Contact name

Telephone  Mobile

### Contact for access

Contact name

Contact type  Applicant  Selling agent  Vendor  Builder  Other

Telephone  Mobile

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

## PERSONAL DETAILS.

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

### Applicant 1

Title (Mr/Mrs/Miss/Ms/Dr/Other)

First name

Middle name(s)

Surname

Have you been known by any other name(s) in last 3 years? (maiden/alias)

Yes  No

If yes:

Title (Mr/Mrs/Miss/Ms/Dr/Other)

Previous first name(s)

Previous surname

Date of birth  (DD/MM/YYYY)

Marital status

Expected retirement age

Home telephone

Work telephone

Mobile telephone

Email address

Number of child dependants (under 18)

Number of adult dependants (18 and over)

Nationality

Current resident in the UK?  Yes  No

Right to reside in the UK?  Yes  No

Length of residency in the UK

Years  Months Since birth

National Insurance Number

### Applicant 2

Title (Mr/Mrs/Miss/Ms/Dr/Other)

First name

Middle name(s)

Surname

Have you been known by any other name(s) in last 3 years? (maiden/alias)

Yes  No

If yes:

Title (Mr/Mrs/Miss/Ms/Dr/Other)

Previous first name(s)

Previous surname

Date of birth  (DD/MM/YYYY)

Marital status

Expected retirement age

Home telephone

Work telephone

Mobile telephone

Email address

Number of child dependants (under 18)

Number of adult dependants (18 and over)

Nationality

Current resident in the UK?  Yes  No

Right to reside in the UK?  Yes  No

Length of residency in the UK

Years  Months Since birth

National Insurance Number

## CURRENT ADDRESS.

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

### Applicant 1

Address  
Including postcode

Residential status

Owner with a mortgage

Owner without a mortgage

Privately renting

Living with parents

Living with friends/relatives

Tied accommodation

Local authority renting/housing association

Time at address

Years  Months

#### If the applicant is a tenant:

Landlord's name

Landlord's address  
Including postcode

### Applicant 2

Address  
Including postcode

Residential status

Owner with a mortgage

Owner without a mortgage

Privately renting

Living with parents

Living with friends/relatives

Tied accommodation

Local authority renting/housing association

Time at address

Years  Months

#### If the applicant is a tenant:

Landlord's name

Landlord's address  
Including postcode

## CURRENT RESIDENTIAL MORTGAGE DETAILS.

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

Applicant 1	Applicant 2
Has the applicant ever held a mortgage or owned a property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Has the applicant ever held a mortgage or owned a property? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, lender name <input style="width: 80%;" type="text"/>	If yes, lender name <input style="width: 80%;" type="text"/>

## EMPLOYMENT STATUS.

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

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

Guarantor 1	Guarantor 2
<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed - sole trader <input type="checkbox"/> Retired <input type="checkbox"/> Self-employed - partnership <input type="checkbox"/> Not working <input type="checkbox"/> Fixed term contract	<input type="checkbox"/> Employed <input type="checkbox"/> Self-employed - sole trader <input type="checkbox"/> Retired <input type="checkbox"/> Self-employed - partnership <input type="checkbox"/> Not working <input type="checkbox"/> Fixed term contract
If guarantor is employed on a fixed term contract, is there more than six months left to run on the current contract? <input type="checkbox"/> Yes <input type="checkbox"/> No	If guarantor is employed on a fixed term contract, is there more than six months left to run on the current contract? <input type="checkbox"/> Yes <input type="checkbox"/> No

## CURRENT EMPLOYMENT DETAILS.

### Applicant 1

25% or more shareholder?  Yes  No

Occupation

Start date  (DD/MM/YYYY)

Basic salary  £

Overtime  £

Commission  £

Bonus  £

Allowance  £

Job title

Nature of business

Employee number

Is this position permanent?  Yes  No

Company name

Address  
Including postcode

Work telephone

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

**If yes:**

Gross income from the last 3 months  £

Gross income from the last 6 months  £

### Applicant 2

25% or more shareholder?  Yes  No

Occupation

Start date  (DD/MM/YYYY)

Basic salary  £

Overtime  £

Commission  £

Bonus  £

Allowance  £

Job title

Nature of business

Employee number

Is this position permanent?  Yes  No

Company name

Address  
Including postcode

Work telephone

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

**If yes:**

Gross income from the last 3 months  £

Gross income from the last 6 months  £

### Calculating zero hours income:

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

## SELF EMPLOYED DETAILS.

### Applicant 1

Occupation

Date commenced trading  
 (DD/MM/YYYY)

Nature of business

Sole trader  Yes  No

Self employment type  Partner  Director

Company name

Employed since  (DD/MM/YYYY)

Last 2 years' net profit  
 £  Year

£  Year

Share of business  %

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

Business address  
 Including postcode

Business telephone

VAT number

Accountant's details

Accountant's qualifications

Accountant's telephone

How long has the accountant acted for the applicant?  
 Years  Months

### Applicant 2

Occupation

Date commenced trading  
 (DD/MM/YYYY)

Nature of business

Sole trader  Yes  No

Self employment type  Partner  Director

Company name

Employed since  (DD/MM/YYYY)

Last 2 years' net profit  
 £  Year

£  Year

Share of business  %

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

Business address  
 Including postcode

Business telephone

VAT number

Accountant's details

Accountant's qualifications

Accountant's telephone

How long has the accountant acted for the applicant?  
 Years  Months



## SECONDARY EMPLOYMENT DETAILS.

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

25% or more shareholder?  Yes  No

Occupation

Start date  (DD/MM/YYYY)

Basic salary  £

Overtime  £

Commission  £

Bonus  £

Allowance  £

Job title

Nature of business

Employee number

is this position permanent?  Yes  No

Company name

Address  
Including postcode

Work telephone

Is the applicant employed on a zero hours contract?

Yes  No

**If yes:**

Gross income from the last 3 months  £

Gross income from the last 6 months  £

### Applicant 2

25% or more shareholder?  Yes  No

Occupation

Start date  (DD/MM/YYYY)

Basic salary  £

Overtime  £

Commission  £

Bonus  £

Allowance  £

Job title

Nature of business

Employee number

is this position permanent?  Yes  No

Company name

Address  
Including postcode

Work telephone

Is the applicant employed on a zero hours contract?

Yes  No

**If yes:**

Gross income from the last 3 months  £

Gross income from the last 6 months  £

### Calculating zero hours income:

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

## SECONDARY SELF EMPLOYED DETAILS.

### Applicant 1

Occupation

Date commenced trading  
 (DD/MM/YYYY)

Nature of business

Sole trader  Yes  No

Self employment type  Partner  Director

Company name

Employed since  (DD/MM/YYYY)

Last 2 years' net profit  
 £  Year

£  Year

Share of business  %

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

Business address  
 Including postcode

Business telephone

VAT telephone

Accountant's details

Accountant's qualifications

Accountant's telephone

How long has the accountant acted for the applicant?  
 Years  Months

### Applicant 2

Occupation

Date commenced trading  
 (DD/MM/YYYY)

Nature of business

Sole trader  Yes  No

Self employment type  Partner  Director

Company name

Employed since  (DD/MM/YYYY)

Last 2 years' net profit  
 £  Year

£  Year

Share of business  %

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

Business address  
 Including postcode

Business telephone

VAT telephone

Accountant's details

Accountant's qualifications

Accountant's telephone

How long has the accountant acted for the applicant?  
 Years  Months

## PREVIOUS EMPLOYMENT DETAILS.

### Applicant 1

25% or more shareholder?  Yes  No

Occupation

Start date  (DD/MM/YYYY)

Basic salary  £

Overtime  £

Commission  £

Bonus  £

Allowance  £

Job title

Nature of business

Employee number

Is this position permanent?  Yes  No

Company name

Address  
Including postcode

Work telephone

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

**If yes:**

Gross income from the last 3 months  £

Gross income from the last 6 months  £

### Applicant 2

25% or more shareholder?  Yes  No

Occupation

Start date  (DD/MM/YYYY)

Basic salary  £

Overtime  £

Commission  £

Bonus  £

Allowance  £

Job title

Nature of business

Employee number

Is this position permanent?  Yes  No

Company name

Address  
Including postcode

Work telephone

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

**If yes:**

Gross income from the last 3 months  £

Gross income from the last 6 months  £

### Calculating zero hours income:

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

## OTHER INCOME.

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

### Applicant 1

Does the applicant have any other sources of income?

Yes  No

If yes, please provide details

### Applicant 2

Does the applicant have any other sources of income?

Yes  No

If yes, please provide details

## OTHER SOURCES OF INCOME.

### Applicant 1

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

### Applicant 2

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

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

## MISSED PAYMENT.

### Applicant 1

Have you missed payments on commitments in the last three years?

Yes  No

If yes:

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

### Applicant 2

Have you missed payments on commitments in the last three years?

Yes  No

If yes:

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

## CONVICTIONS.

### Applicant 1

Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings?

Yes  No

If yes:

Date of conviction  (DD/MM/YYYY)

Conviction type

Probationary orders

Fine

Compensation orders

Community service

Prison sentence

If sentenced, how many months?  Months

### Applicant 2

Have you ever been convicted of any offence other than driving related offences, or have any pending court proceedings?

Yes  No

If yes:

Date of conviction  (DD/MM/YYYY)

Conviction type

Probationary orders

Fine

Compensation orders

Community service

Prison sentence

If sentenced, how many months?  Months

## ADVERSE CREDIT DETAILS.

### Applicant 1

Have you had a default registered in the last six years?

Yes  No

**If yes:**

Date registered  (DD/MM/YYYY)

Amount  £

Satisfied?  Yes  No

Date of satisfaction  (DD/MM/YYYY)

Have you had a CCJ or decree (if Scotland) in the last six years?

Yes  No

**If yes:**

Date registered  (DD/MM/YYYY)

Amount  £

Satisfied?  Yes  No

Date of satisfaction  (DD/MM/YYYY)

Have you ever entered into Debt Management Plan (DMP)?

Yes  No

**If yes:**

Has it been active in the last six years?

Yes  No

If it's now satisfied, please confirm the date

(DD/MM/YYYY)

**Please confirm the company you took out the DMP with:**

Company name

Address  
Including postcode

### Applicant 2

Have you had a default registered in the last six years?

Yes  No

**If yes:**

Date registered  (DD/MM/YYYY)

Amount  £

Satisfied?  Yes  No

Date of satisfaction  (DD/MM/YYYY)

Have you had a CCJ or decree (if Scotland) in the last six years?

Yes  No

**If yes:**

Date registered  (DD/MM/YYYY)

Amount  £

Satisfied?  Yes  No

Date of satisfaction  (DD/MM/YYYY)

Have you ever entered into Debt Management Plan (DMP)?

Yes  No

**If yes:**

Has it been active in the last six years?

Yes  No

If it's now satisfied, please confirm the date

(DD/MM/YYYY)

**Please confirm the company you took out the DMP with:**

Company name

Address  
Including postcode

## ADVERSE CREDIT DETAILS. (CONT'D)

### Applicant 1

Have you ever entered into an individual voluntary arrangement or a protected trust deed?

Yes  No

**If yes:**

Date registered  (DD/MM/YYYY)

Amount  £

Satisfied?  Yes  No

Have you ever been made bankrupt or sequestrated (if Scotland)?

Yes  No

**If yes:**

Date of bankruptcy order  (DD/MM/YYYY)

Date of bankruptcy discharge  (DD/MM/YYYY)

Have you had a property repossessed in the last six years?

Yes  No

**If yes:**

Please confirm the date of repossession  (DD/MM/YYYY)

### Applicant 2

Have you ever entered into an individual voluntary arrangement or a protected trust deed?

Yes  No

**If yes:**

Date registered  (DD/MM/YYYY)

Amount  £

Satisfied?  Yes  No

Have you ever been made bankrupt or sequestrated (if Scotland)?

Yes  No

**If yes:**

Date of bankruptcy order  (DD/MM/YYYY)

Date of bankruptcy discharge  (DD/MM/YYYY)

Have you had a property repossessed in the last six years?

Yes  No

**If yes:**

Please confirm the date of repossession  (DD/MM/YYYY)

## APPLICANT COMMITMENTS.

### Applicant 1

Monthly residential mortgage repayment/  
monthly rental payment

£

Residential mortgage balance outstanding

£

Current interest rate  %

Repayment method of residential mortgage

Open market value of residential property

£

Remaining term  Years  Months

Mortgage to be redeemed on completion

Yes  No

Reason for not redeeming on completion

- Purchase a buy to let  
 Convert to a buy to let  
 Purchasing a holiday home

Other (please specify)

### Applicant 2

Monthly residential mortgage repayment/  
monthly rental payment

£

Residential mortgage balance outstanding

£

Current interest rate  %

Repayment method of residential mortgage

Open market value of residential property

£

Remaining term  Years  Months

Mortgage to be redeemed on completion

Yes  No

Reason for not redeeming on completion

- Purchase a buy to let  
 Convert to a buy to let  
 Purchasing a holiday home

Other (please specify)

## MORTGAGES AND SECURED LOANS.

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

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

# PRECISE.



## CREDIT CARDS.

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

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

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

## OTHER COMMITMENTS.

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

# PRECISE.

## INCOME AND EXPENDITURE DECLARATION.

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

Yes  No

If yes, please give details

## BUY TO LET PORTFOLIO.

In the section below, enter the share of the applicant's entire buy to let portfolio which they're responsible for. For example, if they own 50% of their properties, enter the sum of 50% of the estimated value of the properties and 50% of the outstanding mortgage balances. Enter the mortgage payment that they're responsible for paying and the rental income they receive.

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

<b>Applicant 1</b>		<b>Applicant 2</b>	
Does the applicant own any investment/buy to let properties?		Does the applicant own any investment/buy to let properties?	
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>If yes:</b>		<b>If yes:</b>	
Total number of properties	£ <input style="width: 100px;" type="text"/>	Total number of properties	£ <input style="width: 100px;" type="text"/>
Estimated value of portfolio £	£ <input style="width: 100px;" type="text"/>	Estimated value of portfolio £	£ <input style="width: 100px;" type="text"/>
Total outstanding balance of mortgages	£ <input style="width: 100px;" type="text"/>	Total outstanding balance of mortgages	£ <input style="width: 100px;" type="text"/>
Total monthly portfolio mortgage payments	£ <input style="width: 100px;" type="text"/>	Total monthly portfolio mortgage payments	£ <input style="width: 100px;" type="text"/>
Total monthly portfolio rental income	£ <input style="width: 100px;" type="text"/>	Total monthly portfolio rental income	£ <input style="width: 100px;" type="text"/>

Please provide a fully completed Existing Property Portfolio form.

## BANK DETAILS.

Name of account holder

Bank/building society account number

Bank sort code

 -  - 

Name and full postal address of your bank or building society

## DIRECT DEBIT MANDATE.

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

- Have advised my client(s) that all Direct Debits are protected by a guarantee and it can be found below and in the confirmation letter that will be sent to them.

### The Direct Debit Guarantee

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

## CONVEYANCERS.

Please confirm the jurisdiction for this application below.

England and Wales       Scotland

### What option for legal representation has your customer chosen?

Further details of our conveyancing options can be viewed here: [www.precisemortgages.co.uk/Bridging/Conveyancer](http://www.precisemortgages.co.uk/Bridging/Conveyancer).

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

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

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

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

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

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

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

Name of firm	<input type="text"/>
Name of acting conveyancer	<input type="text"/>
Address Including postcode	<input type="text"/>

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

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

**We can provide literature in large print, Braille and audio. Please let us know if you require an alternative format or any additional support with managing your account. You can contact us either by phone, in writing or visiting [precisemortgages-customers.co.uk/existingcustomers/additional\\_support](http://precisemortgages-customers.co.uk/existingcustomers/additional_support) for more information.**

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## ADDITIONAL INFORMATION.

Broker name

Applicant(s) name

Please specify which section these details refer to.