



# Enquiry and application form

For the purposes of this Enquiry and application form, "CHL Mortgages", "we" or "us" means CHL Mortgages for Intermediaries Limited, incorporated and registered in England and Wales under company number 12954007, whose registered office is at Chetwood Bank, Ellice Way, Wrexham Technology Park, Wrexham, LL13 7YT.

## Section 1 – Initial enquiry

Complete this section and submit for a decision in principle (DIP)

### Intermediary Details

What's your intermediary status?	Directly authorised	Appointed representative	Commercial broker
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Contact name:

FCA registration number (if applicable)

Company name:

NACFB/FIBA membership number (if applicable)

Email address:

Please tick to confirm you are part of a:

Network

Club

Packager

### Network / Club details

Contact name:

Company telephone

Company name:

FCA registration number (if applicable)

### Packager details

Contact name:

Company telephone

Company name:

FCA registration number (if applicable)

Email address:

## Product and loan details

Level of advice given to the applicant(s):

Advised

Non-advised

Scheme details:

Standard bridging

Heavy refurbishment

Light refurbishment

Is this a limited company application?

Yes

No

Loan type

Purchase

Refinance

If light or heavy refurbishment, what is the gross development value?

£

Reason for the loan

Repayment type

Rolled interest

Total advance required (excluding fees and rolled interest payments)

Term in months

£

## Regulation details

Is, or will the property be let?

Yes

No

Yes

No

Is there an additional security?

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

Yes

No

Yes

No

Is the loan wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by all applicants?

Yes

No

If 'Yes', to an additional security:

Do any applicants or an immediate family member live in or intend to live in the additional security property?

Yes

No

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

Yes

No

Has any applicant or immediate family member ever lived in the additional security property or inherited it?

Yes

No

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

Yes

No

Yes

No

If 'Yes', how many buy-to-let mortgaged properties are owned by the applicants?

(Exclude properties on any new CHL Mortgages applications)

## Fees

Will any of the following be added to the loan?

Yes

No

Telegraphic transfer fee

Facility fee

Application fee

Are you charging a broker fee?

Yes

No

If 'Yes', How much is the fee?

When is it payable?

£

Application

Offer

Completion

Are you passing on any of the procurement fee?

Yes

No

Is the fee refundable?

Yes

No

If 'Yes', how much is refundable? When is it refundable?

£

Application

Offer

Completion

If 'Yes', how much?

£

Will the fee be added to the loan?

Yes

No

## Fees (continued)

Are you charging a packager fee?	Yes	No	
If 'Yes', How much is the fee?	When is it payable?		
£	Application	Offer	
Is the fee refundable?		Yes	No
If 'Yes', how much is refundable?		When is it refundable?	
£		Application	Offer
Will the fee be added to the loan?		Yes	No

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

Check this box to confirm

## Conveyancing details

Type of conveyancing:  Joint representation  Separate representation

## Exit strategy

What is the exit strategy? (tick all that apply)	Sale	Refinance	Maturity of endowment plan
	Maturity of pension plan	Maturity of savings plan	Other

Please provide full details of the exit strategy

## Applicant/Guarantor details

If there are more than two applicants/guarantors on the application, complete the 'Additional applicants' form

### Applicant/Guarantor 1

Mr Mrs Miss Ms Dr Other If 'Other' please state:

First name:

Middle name(s):

Surname:

Date of birth: DD MM YYYY

Current address:

Nationality:

Residential status:

Total eligible income:

£

Current residential mortgage

£

Current estimated value

£

Any CCJs or defaults in the last 3 years or missed secured arrears in the last 12 months?

Yes

No

If 'Yes', provide details below

### Applicant/Guarantor 2

Mr Mrs Miss Ms Dr Other If 'Other' please state:

First name:

Middle name(s):

Surname:

Date of birth: DD MM YYYY

Current address:

Nationality:

Residential status:

Total eligible income:

£

Current residential mortgage

£

Current estimated value

£

Any CCJs or defaults in the last 3 years or missed secured arrears in the last 12 months?

Yes

No

If 'Yes', provide details below

## Limited Company Details (if applicable)

Limited Company Name:

.....

Limited Company Number:

## Property details

Property Address:	Is it an MUFB?		If 'Yes', Number of units:
Yes		No	
Property type (eg. Detached house, flat, bungalow etc.):	Is it a HMO?		If 'Yes', Number of bedrooms:
Yes		No	
If the property is a Flat			
Number of storeys in the building:			
Floor number:	Or	Ground	Basement
Number of bedrooms:			
Property use (eg. residential, commercial, holiday let):			
Purchase price: Open market value: £ £			
Property tenure: Freehold Leasehold			
New build warranty provider (if applicable)			
If the purchase price is lower than the open market value, please explain the reason for this			

## Additional security details (if applicable)

If there are more than two additional securities linked to the application, complete the 'Extra additional securities' form

### Additional security 1

Security Address:

Property type (eg. Detached house, flat, bungalow etc.):

Number of bedrooms:

Open market value: Outstanding balance

£

£

Property use (eg. residential, commercial, holiday let):

### Additional security 2

Security Address:

Property type (eg. Detached house, flat, bungalow etc.):

Number of bedrooms:

Open market value: Outstanding balance

£

£

Property use (eg. residential, commercial, holiday let):

# Intermediary Declaration

Please note, the terms referred to within and applicable to the Intermediary Declaration may be varied from time to time by CHL Mortgages. Such terms should be reviewed prior to and on each occasion this 'Enquiry and application form' is completed.

By submitting this application form to CHL Mortgages, I:

- Understand that the CHL Mortgages Introducer Registration Terms and the CHL Mortgages Introducer Application Terms provided at chli.co.uk (together hereinafter referred to as the 'Intermediary Terms') shall be applicable, on a continuing basis, to all buy-to-let mortgage and bridging loan applications submitted to CHL Mortgages;
- Acknowledge that I have read and that I agree to the terms and conditions contained within Intermediary Terms; and
- Confirm that the Customer shall be provided with copies of the documents listed below, prior to any Customer application being submitted to CHL Mortgages.

## Documents to be issued to the Customer:

- Customer Declaration
- Contact details for Credit Decisions and Fraud Prevention Agencies
- Privacy Policy
- Tariff of mortgage charges

## Marketing of products and services

We will keep you updated with relevant information relating to key product updates, research, and other content designed to support your experience with us. We process your data under legitimate interest to ensure you receive communications that are useful and relevant.

Please tick this box to confirm your opt-in to receive all marketing communications from us.

You can unsubscribe at any time.

## Enquiry and application submission

I confirm that, if I send this form to CHL Mortgages by email, I have made the applicant(s) and any guarantor(s) aware that email is not a secure medium and the content may be intercepted before it reaches the intended recipient.

Please tick this box to confirm.

## Section 2 - Application

Complete this section when you're ready to make an application

Broker name: \_\_\_\_\_ Application reference number: \_\_\_\_\_

### Limited Company Details (if applicable)

#### Company details

Registered name: \_\_\_\_\_

Registered address: \_\_\_\_\_

Trading name (if different): \_\_\_\_\_

\_\_\_\_\_

Principal activity of the company

Correspondence address (if different)

Company telephone: \_\_\_\_\_

\_\_\_\_\_

#### Accountant details

Firm name: \_\_\_\_\_

Telephone: \_\_\_\_\_

Contact name: \_\_\_\_\_

Email: \_\_\_\_\_

#### Credit history

Has the company ever been refused a mortgage on this or any other property?

Yes | No

If 'Yes' to any of these credit history questions, please provide full details below

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 mortgage/loan or rental agreement?

Yes | No

**We require a copy of the company's Memorandum and Articles of Association and Certificate of Incorporation (and copy of any subsequent change of name certificate) certified by a director or company secretary.**

## Personal details

## Applicant/Guarantor 1

1

Yes      No

Any other name(s) in last 3 years?

If 'Yes', please provide full details of previous names in the 'Additional information' section.

Time at current address:      Years      Months

If less than 3 years, please provide details of any other previous addresses in the last 3 years in the 'Additional information' section.

Marital Status: .....

Yes	No	If 'Yes', length of UK residency	
		Years	Months

Current UK resident? .....

Telephone number: .....

Email address: .....

Number of dependants:

under the age of 18      over the age of 18

Any known changes to future income or expenditure that would affect ability to repay the loan?	Yes	No
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If 'Yes', please provide full details of these changes in the 'Additional information' section.

National Insurance number: .....

## Applicant/Guarantor 2

2

Yes      No

Any other name(s) in last 3 years?

If 'Yes', please provide full details of previous names in the 'Additional information' section.

Time at current address:      Years      Months

If less than 3 years, please provide details of any other previous addresses in the last 3 years in the 'Additional information' section.

Marital Status: .....

Yes	No	If 'Yes', length of UK residency	
		Years	Months

Current UK resident? .....

Telephone number: .....

Email address: .....

Number of dependants:

under the age of 18      over the age of 18

Any known changes to future income or expenditure that would affect ability to repay the loan?	Yes	No
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If 'Yes', please provide full details of these changes in the 'Additional information' section.

National Insurance number: .....

# Income and employment details

It's important you complete all relevant sections for each applicant.

Where an applicant is both employed and self-employed, each section must be completed.

## Employment status

### Applicant/Guarantor 1

1

Employment status (tick all that apply):

Employed	Self-employed	Company director with more than 25% shareholding
Not working	Retired	

### Applicant/Guarantor 2

2

Employment status (tick all that apply):

Employed	Self-employed	Company director with more than 25% shareholding
Not working	Retired	

## Current employment details

If employment status 'Employed', complete this section.

### Applicant/Guarantor 1

1

Employment type: \_\_\_\_\_

Company name: \_\_\_\_\_

Company address:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Work telephone number: \_\_\_\_\_

Job title: \_\_\_\_\_

Time in employment:      Years      Months

If less than 12 months, provide details of previous employment in the 'Additional information' section

Gross basic salary: £ \_\_\_\_\_

Gross overtime: £ \_\_\_\_\_

Gross bonus: £ \_\_\_\_\_

### Applicant/Guarantor 2

2

Employment type: \_\_\_\_\_

Company name: \_\_\_\_\_

Company address:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Work telephone number: \_\_\_\_\_

Job title: \_\_\_\_\_

Time in employment:      Years      Months

If less than 12 months, provide details of previous employment in the 'Additional information' section

Gross basic salary: £ \_\_\_\_\_

Gross overtime: £ \_\_\_\_\_

Gross bonus: £ \_\_\_\_\_

## Self-employment details

If employment status 'Self-employed' or 'Company director with more than 25% shareholding', complete this section.

### Applicant/Guarantor 1

1

Company name: \_\_\_\_\_

Nature of business: \_\_\_\_\_

Self employment type: \_\_\_\_\_

Sole Trader      Partner      Director

Date started trading DD MM YYYY

If less than 12 months, provide details of previous employment in the 'Additional information' section

Last 2 years' net profit

1	£	Year end
2	£	Year end

Share of business: %

### Applicant/Guarantor 2

2

Company name: \_\_\_\_\_

Nature of business: \_\_\_\_\_

Self employment type: \_\_\_\_\_

Sole Trader      Partner      Director

Date started trading DD MM YYYY

If less than 12 months, provide details of previous employment in the 'Additional information' section

Last 2 years' net profit

1	£	Year end
2	£	Year end

Share of business: %

## Pension income

### Applicant/Guarantor 1

1

Any annual pension income?	Yes	No	If 'Yes', annual amount
			£

### Applicant/Guarantor 2

2

Any annual pension income?	Yes	No	If 'Yes', annual amount
			£

## Accountant details

### Applicant/Guarantor 1

1

Firm name: \_\_\_\_\_

Contact name: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

### Applicant/Guarantor 2

2

Firm name: \_\_\_\_\_

Contact name: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

# Credit history and convictions

## Credit history details

### Applicant/Guarantor 1

1

Ever been made bankrupt? Yes  No

If 'Yes', has it been discharged or cleared?

Yes  No

Date of discharge:  DD  MM  YYYY

Ever entered into an IVA or made arrangements with creditors? Yes  No

If 'Yes', has it been satisfied?

Yes  No

Date satisfied:  DD  MM  YYYY

Any defaults registered in last 36 months? Yes  No

If 'Yes', date of most recent default  DD  MM  YYYY

Total value of defaults registered in last 36 months  £

Number of defaults registered in last 36 months

Any CCJs registered in last 36 months? Yes  No

If 'Yes', date of most recent CCJ  DD  MM  YYYY

Total value of CCJs registered in last 36 months  £

Number of CCJs registered in last 36 months

Property repossessed in last 6 years? Yes  No

If 'Yes', date of repossession  DD  MM  YYYY

Any missed mortgage or secured loan payments in last 36 months? Yes  No

If 'Yes', how many in the previous 12 months?

### Applicant/Guarantor 2

2

Ever been made bankrupt? Yes  No

If 'Yes', has it been discharged or cleared?

Yes  No

Date of discharge:  DD  MM  YYYY

Ever entered into an IVA or made arrangements with creditors? Yes  No

If 'Yes', has it been satisfied?

Yes  No

Date satisfied:  DD  MM  YYYY

Any defaults registered in last 36 months? Yes  No

If 'Yes', date of most recent default  DD  MM  YYYY

Total value of defaults registered in last 36 months  £

Number of defaults registered in last 36 months

Any CCJs registered in last 36 months? Yes  No

If 'Yes', date of most recent CCJ  DD  MM  YYYY

Total value of CCJs registered in last 36 months  £

Number of CCJs registered in last 36 months

Property repossessed in last 6 years? Yes  No

If 'Yes', date of repossession  DD  MM  YYYY

Any missed mortgage or secured loan payments in last 36 months? Yes  No

If 'Yes', how many in the previous 12 months?

## Convictions

## Applicant/Guarantor 1

1

Yes | No

Ever been convicted of theft, fraud or dishonesty?

If 'Yes', complete this section

## Conviction 1

Date of conviction DD MM YYYY

Nature of conviction

Yes | No

Was there a prison sentence?

If 'Yes', length of sentence (including suspended) Years Months

If more convictions for theft, fraud or dishonesty need to be recorded, please provide details in employment in the 'Additional information' section

## Applicant/Guarantor 2

2

Yes | No

Ever been convicted of theft, fraud or dishonesty?

If 'Yes', complete this section

## Conviction 1

Date of conviction DD MM YYYY

Nature of conviction

Yes | No

Was there a prison sentence?

If 'Yes', length of sentence (including suspended) Years Months

If more convictions for theft, fraud or dishonesty need to be recorded, please provide details in employment in the 'Additional information' section

# Buy-to-let and other loans for business purposes

If the loan is an unregulated buy-to-let or another loan for business purposes, our offer will include a declaration that:

- The mortgage is wholly or predominantly for the purpose of a business carried on or intended to be carried on by me/us;
- I/We will not benefit from the protection and remedies that would be available under the Mortgage Credit Directive Order 2015 (the 'Order') if the agreement were a consumer buy-to-let mortgage contract under the Order;
- I/We are aware that if I am/we are in any doubt as to the consequences of the agreement not being regulated by the Order or Act, then I/we should seek independent legal advice; and
- I/We accept the offer subject to the terms and conditions contained therein, the Special Conditions and the Mortgage Conditions and in any other document(s) to which the offer, the Special Conditions and the Mortgage Conditions refer.

## Refinance details

Is there a current mortgage on the security?	Yes	No	Amount of debt being repaid using this loan (other than an existing mortgage secured on the property)	£
If 'Yes', who is the lender?				
Date of purchase			Total amount of mortgage being replaced	£
DD	MM	YYYY		
Is the loan being used for capital raising?				
If 'Yes', purpose of capital raising:				

## Property details

Is the property being built or refurbished?	Yes	No	Is this a private sale?	Yes	No
If 'Yes',					
Is planning permission required?	Yes	No	Is the applicant or any director related to the vendor?	Yes	No
Has planning permission been obtained?			Yes	No	Source of deposit
Expected completion date					
DD MM YYYY					

## Property access details

Contact name:	Telephone:
.....	

## Conveyancer details

Applicant(s) are responsible for paying all the conveyancers' fees, costs and disbursements including the fees of the conveyancer acting for us in connection with the bridging transaction.

The legal fees noted in our decision in principle are estimates only for the conveyancing work (excluding disbursements). The total cost of the conveyancing work may be higher and the applicant(s) should obtain a detailed quotation from both the conveyancer acting for themselves, and any conveyancer acting for us if we are separately represented.

### Representation type and conveyancer details

Please select preferred manner of representation and complete the relevant details

**Joint representation:**

Where our conveyancer acts for both parties

Firm selected

Or

**Separate representation:**

Where our conveyancer acts for us and only us and your customer has their own conveyancer.

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

Name of firm

Firm address:

Name of acting conveyancer

.....

Email address for this contact

Confirm the member of our preferred panel that your customer has chosen to represent CHL Mortgages.

Telephone number:

Firm selected

### Solicitors panel

Firm name	Telephone number	Website	Address
JMW Solicitors	0345 872 2666	jmw.co.uk	1 Byrom Place, Manchester, M3 3HG
Lightfoots Solicitors	01844 212305	lightfoots.co.uk	1-3 High Street, Thame, OX9 2BX

## Where additional security is required:

### First charge consent authorisation

Name of account:

Mortgage account number:

First charge lender:

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

#### Applicant/Guarantor 1

1

Signed:

Print Name:

Date:

DD MM YYYY

#### Applicant/Guarantor 2

2

Signed:

Print Name:

Date:

DD MM YYYY

## Additional information

### Additional information relevant to the application

# Customer Declaration

## DECLARATION TO CHL MORTGAGES FOR INTERMEDIARIES LIMITED

(which term includes successors and assigns and those deriving title through it) (the "Lender")



### THE APPLICANT(S) AND WHERE THE APPLICANT IS A COMPANY OR A LIMITED LIABILITY PARTNERSHIP (LLP), THE DIRECTOR(S) OR MEMBER(S) (AS APPLICABLE) AND THE GUARANTORS ("we", "us", "our") DECLARE THAT:

1. This is an application for a mortgage on a property that will not be and is not intended to be occupied by the applicant(s) nor by the applicant(s) spouse or civil partner (or a person (whether or not of the opposite sex) whose relationship with the applicant(s) has the characteristics of the relationship between husband and wife) nor by a close relative (including, but not limited to, parent, brother, sister, child, grandparent or grandchild (a "Related Person") or, where the applicant is a company, a director or shareholder of the applicant and/or any of their Related Persons or, where the applicant is a LLP, a member of the applicant and/or any of their Related Persons. The applicant(s) understand that this mortgage will not be regulated by the Financial Conduct Authority. This application is made by applicant(s) wholly or predominantly for the purposes of a business carried on or intended to be carried on by the applicant(s). The applicant(s) understand that applicant(s) will not have the benefit of the protection and remedies that would be available to applicant(s) under the Financial Services and Markets Act 2000 ("FSMA"), if the mortgage was a regulated mortgage contract under FSMA or the Mortgage Credit Directive Order 2015. The applicant(s) understand that if there is any doubt as to the consequences of this mortgage not being regulated by the Financial Conduct Authority (including but not limited to, under FSMA or the Mortgage Credit Directive 2015) that applicant(s) should seek independent legal advice.
2. This is an application through a mortgage intermediary and the Lender has not given the applicant(s) any information or advice on mortgages. The intermediary has provided the applicant(s) with a key facts illustration which sets out details of any fees paid by the Lender to the intermediary or other parties and the mortgage intermediary is entitled to disclose information about the applicant(s) to the Lender and the applicant(s) consent to the applicant(s) details being manually input by the mortgage intermediary and subsequently transmitted to the Lender electronically in connection with our mortgage application. The applicant(s) understand that the intermediary is not an agent of the Lender, does not work for the Lender and cannot commit to giving the applicant(s) a mortgage.
3. If applying as Guarantor, I/we understand and accept that I/we may be liable for the full mortgage debt instead of, or as well as, the applicant/s. Furthermore I/we agree to take independent legal advice.
4. The applicant(s) are, and where the applicant is a company or a LLP, the directors or members (as applicable) are, over 21 years of age.
5. The applicant(s) have personally completed this application form, or if completed by another party, have read and checked all the details provided.
6. The information in this application is true to the best of the applicant(s) knowledge and belief and should the mortgage advance ("the Mortgage") be made such information will be regarded as forming part of the terms of the Mortgage. If any information is incorrect the applicant(s) will make good any loss which the Lender may suffer by acting in reliance upon any such information.
7. The applicant(s) have disclosed any additional information that is material to the application. The applicant(s) understand that additional information may be requested and, prior to completion of the Mortgage, the applicant(s) shall notify the Lender in writing of any changes in the applicant(s) circumstances which affects (or may affect) the information provided.
8. The Lender may take up such references and make such enquiries about the applicant(s) as it considers necessary in connection with this mortgage application and the applicant(s) understand that the Lender may undertake a search with Experian or similar credit reference agencies for the purposes of verifying the applicant(s) identity or with current or past employers, solicitors, intermediaries, debt counsellors, lenders, landlords, accountants, banks, tax offices, Companies House and/or insurers. To do so Experian or such other credit reference agency may check the details the applicant(s) supply against any particulars on any database (public or otherwise) to which they have access. They may also use the applicant(s) details in the future to assist other companies for verification purposes. A record of the search will be retained. The applicant(s) understand that the Lender may refresh such information in the future whilst we have the Mortgage with the Lender.
9. The applicant(s) confirm that all payments made in respect of any Mortgage granted are made for and on behalf of the applicant(s), irrespective of the originator of such payments.
10. The applicant(s) understand that where a loan is made to joint applicants, they will be jointly and separately liable to the Lender for the full amount of the loan which means they are each responsible for the Mortgage and if one of them breaks an obligation the Lender can take action against one or both of them.
11. The applicant(s) acknowledge and agree that the Lender may raise finance on any Mortgage it may make to the applicant(s) and consent to:
  - 11.1 the Lender transferring, assigning or otherwise disposing of the benefit of such Mortgage, or the Lender entering into any contractual arrangements relating to the funding of the Mortgage with any company, body or person without notice to the applicant(s).
  - 11.2 the Lender passing the particulars contained in this Mortgage application, together with supporting documentation which is now enclosed or may hereafter be provided, together with any documentation relating to the title to the property being mortgaged ("the Property"), the Mortgage, the history or conduct of the applicant(s) Mortgage account or any other information or documents involving the applicant(s) or the Property to any actual or potential transferee, assignee, disposer, provider of funds, the conveyancer acting on the mortgage application, any legal advisor acting for the Lender now or in the future or other interested or contracting party.
  - 11.3 any person interested in the Mortgage relying upon the truth and accuracy of the information contained in this mortgage application.
  - 11.4 the Lender inspecting the applicant(s) file held by the applicant(s) solicitors in relation to this Mortgage should the Lender require access to the same for any reason whatsoever.
  - 11.5 the disclosure by the Lender, of the applicant(s) confidential personal information relating to the applicant(s) to a guarantor or their legal adviser relevant for the purpose of obtaining a guarantor for the applicant(s) Mortgage, or for the purposes of managing the conduct of the Mortgage account where there is an incidence of default.
12. The applicant(s) understand and accept that:
  - 12.1 the applicant(s) valuation fee may be committed prior to obtaining full and satisfactory references.
  - 12.2 any valuation fee is payable in advance (and includes an administration fee to the Lender) which will not be refundable once expended (whether or not any offer of Mortgage is made) and that a copy of the valuation report will be provided, but no warranty, representation or assurance is given by the Lender that the statements, conclusions or comments expressed or implied in the valuation report are accurate or reliable, and that neither the Lender nor any valuer appointed by the Lender has any responsibility to the applicant(s) or any other person as to the value, state or condition of the Property.
  - 12.3 the valuation report prepared for the Lender is not a building survey and may not reveal serious defects in the Property. It is the applicant(s) responsibility to satisfy themselves as to the structural soundness and condition of the Property and its value for reinstatement purposes and it is in the applicant(s) best interests to obtain a full building survey report of the Property prior to entering into any commitment to purchase the Property.
  - 12.4 the rate of interest and monthly repayment for any Mortgage granted may be varied from time to time.
  - 12.5 the Lender may, at any time before any Mortgage offered to the applicant(s) is completed, withdraw, revise or cancel its offer without stating a reason. If this application is successful, the provisions of this Declaration will continue to apply after the completion of the Mortgage.
  - 12.6 any person (other than an employee of the Lender) with whom the applicant(s) deal in connection with the Mortgage applied for is not empowered to make any representation or give any undertaking on behalf of the Lender and therefore the Lender will not be bound or be liable for any such representations or undertaking.
13. Where the applicant is a private limited company or a LLP, the applicant agrees that any director or member (as applicable) of the applicant can independently give instructions to the Lender in connection with the Mortgage.

## Data Protection

### Privacy Notice

It is important that you understand how the Lender will use the personal information it has obtained from you and your rights in relation to this. The Lender will adhere to all legislation concerning data protection and ensure that your rights as to the control and processing of your data are upheld. The Lender's full Privacy Notice, which contains all the key information about how the Lender will collect, use and share your personal information and the rights you have in relation to this, can be found at [www.chli.co.uk](http://www.chli.co.uk).

Your personal data may be held manually or electronically. The Lender will treat all your personal data as private and confidential (even when you are no longer a customer) and will comply with all relevant provisions in applicable data protection legislation in relation to its role as a data controller and/or a data processor.

<p><b>The Lender may also wish to use your information to let you know by letter, telephone, fax or email about the Lender's other products or services which may be of interest to you.</b></p>	<p><b>If you would like to receive such information, please tick the box.</b></p> <p>Applicant <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4</p>	<p><b>I have ticked the box(es) below indicating which methods I WOULD NOT like you to use when contacting me for marketing purposes:</b></p> <p>Applicant <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4</p>
<p>Whether or not you opt to receive this information will not affect your mortgage application.</p>		
<p><b>Other companies within the Lender's group and carefully selected third party organisations may have products or services which may be of interest to you and the Lender may wish to pass your information to them for this purpose.</b></p>	<p><b>If you would like to receive such information, please tick the box.</b></p> <p>Applicant <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4</p>	<p><b>I have ticked the box(es) below indicating which methods I WOULD NOT like you to use when contacting me for marketing purposes:</b></p> <p>Applicant <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4</p>
<p>Whether or not you opt to receive this information will not affect your mortgage application.</p>		

**You can change your marketing preferences or unsubscribe at any time by contacting the Lender.**

Please contact the Lender at 01252 365 888 if you want to receive details of the relevant fraud prevention agencies and credit reference agencies.

### BY SIGNING THE BELOW, EACH OF THE APPLICANTS CONFIRMS THAT:

1. I have received and read this customer declaration and consent and agree to give the declarations and provide the consents set out in this document now and for the duration of the mortgage agreement with the Lender.
2. I have received a copy of the mortgage application from the intermediary.
3. I have received and read the illustration provided to me by the intermediary.
4. I have read and understood the Lender's privacy policy relating to the collection, use and processing of my personal data.
5. I have given true, complete and up-to-date information in the mortgage application.
6. Where the Lender and/or third parties do not have a legitimate interest in processing my personal data, I grant my explicit consent to the processing of my personal data, the transfer of my personal data outside of the European Economic Area (EEA) where it is necessary for the administration of my agreement with the Lender and for the purpose of the Lender running its business and the collection and use of my special category personal data for the purposes set out in the Lender's privacy notice.

**Your property may be repossessed or a receiver of rent may be appointed if you do not keep up repayments on your mortgage.**

#### Applicant 1

Signature:

Print Name:

Date:

#### Applicant 2

Signature:

Print Name:

Date:

#### Applicant 3

Signature:

Print Name:

Date:

#### Applicant 4

Signature:

Print Name:

Date: