Regulated Bridging
Enquiry and application form

For the purposes of this Enquiry and application form, "CHL Mortgages", "we" or "us" means Chetwood Financial Limited, incorporated and registered in England and Wales under company number 09964966, 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

Contact name:

Company name:

Company telephone:

Company address:

Email address:

Company House Registration Number:

FCA registration number (if applicable):

NACFB/FIBA membership number (if applicable):

Please tick to confirm you are part of a:

☐ Network ☐ Club ☐ Packager

Network / Club details

Contact name:

Company name:

Email address:

Company telephone:

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

Loan type

☐ Purchase ☐ Refinance

Reason for the loan

Scheme details:

☐ Standard bridging ☐ Heavy refurbishment

☐ Light refurbishment

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

Repayment type

☐ Rolled interest

Term in months ☐

Total advance required (excluding fees and rolled interest payments) £

Regulation details

	Yes	No
Is, or will the property be let?	☐	☐
Does any applicant or an immediate family member live in or intend to live in the property?	☐	☐
Is the loan wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by all applicants?	☐	☐
Has any applicant or 'immediate family member' ever lived in the property or did any applicant inherit it?	☐	☐
Is there an additional security?	☐	☐

If 'Yes', to an additional security:

	Yes	No
Do any applicants or an immediate family member live in or intend to live in the additional security property?	☐	☐
Has any applicant or immediate family member ever lived in the additional security property or inherited it?	☐	☐
Is, or will any additional security property be let?	☐	☐

Fees

Will any of the following be added to the loan?

Yes	No	
☐	☐	Telegraphic transfer fee
☐	☐	Facility fee
☐	☐	Application fee

Are you passing on any of the procuration fee? ☐ Yes ☐ No

If 'Yes', how much?

£

Are you charging a broker fee? ☐ Yes ☐ No

If 'Yes', How much is the fee? £

When is it payable? ☐ Application ☐ Offer ☐ Completion

Is the fee refundable? ☐ Yes ☐ No

If 'Yes', how much is refundable? £

When is it refundable? ☐ Application ☐ Offer ☐ Completion

Will the fee be added to the loan? ☐ Yes ☐ No

Are you charging a packager fee? ☐ Yes ☐ No

If 'Yes', How much is the fee? £

When is it payable? ☐ Application ☐ Offer ☐ Completion

Is the fee refundable? ☐ Yes ☐ No

If 'Yes', how much is refundable? £

When is it refundable? ☐ Application ☐ Offer ☐ Completion

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 details

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

Applicant 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 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

Property details

Property Address:

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

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):

Property tenure: Freehold Leasehold

New build warranty provider (if applicable)

Construction type (eg. Standard construction, timber etc.):

Purchase price: £

Open market value: £

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 ticking this box and submitting this application form to CHL Mortgages, I:

- Understand that the CHL Mortgages Introducer Registration Terms, provided here, and the CHL Mortgages Introducer Application Terms, provided here, both of which are accessible on our documents page at https://intermediaries.chli.co.uk/documents under the Regulated Bridging section, (together hereinafter referred to as the 'Introducer Terms') shall be applicable on a continuing basis to all regulated bridging loan applications submitted to CHL Mortgages;
- Acknowledge that I have read and that I agree to the terms and conditions contained within Introducer 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

Please tick ONE of the following boxes:

☐ I confirm that I am either (a) a Directly Authorised Intermediary; or (b) an unregulated firm carrying on unregulated activities in respect of unregulated products only, and that I am submitting this application either via a mortgage Club that is registered with CHL Mortgages or directly to CHL Mortgages. I confirm that I have read, understood and agree to be bound by the 'Intermediary Agreement (Directly Authorised and Unregulated Intermediaries)' provided here and also accessible on our documents page at https://intermediaries.chli.co.uk/documents under the Regulated Bridging section.

☐ I confirm that I am either (a) an Authorised Representative of a Network that is registered with CHL Mortgages, and that I am submitting this application in my capacity as an Authorised Representative of that Network, or (b) a Packager that has entered into an 'Intermediary Agreement (Packager)' with CHL Mortgages. I acknowledge that I am not required to accept 'Intermediary Agreement (Directly Authorised and Unregulated Intermediaries)'.

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: ....

Personal details

Applicant 1

Any other name(s) in last 3 years? Yes ☐ No ☐

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: ....

Current UK resident? Yes ☐ No ☐

If 'Yes', length of UK residency ☐ Years ☐ Months

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 ☐

If 'Yes', please provide full details of these changes in the 'Additional information' section.

National Insurance number: ☐

Applicant 2

Any other name(s) in last 3 years? Yes ☐ No ☐

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: ....

Current UK resident? Yes ☐ No ☐

If 'Yes', length of UK residency ☐ Years ☐ Months

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 ☐

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 1

1

Employment status (tick all that apply):

☐ Employed ☐ Self-employed ☐ Company director with more than 25% shareholding

☐ Not working ☐ Retired

Applicant 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 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 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 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 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 1

1

Any annual pension income? Yes ☐ No ☐

If 'Yes', annual amount

£

Applicant 2

2

Any annual pension income? Yes ☐ No ☐

If 'Yes', annual amount

£

Accountant details

Applicant 1

1

Firm name:

Contact name:

Telephone:

Email:

Applicant 2

2

Firm name:

Contact name:

Telephone:

Email:

Credit history and convictions

Credit history details

Applicant 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 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 1

1

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

If 'Yes', complete this section

Conviction 1

Date of conviction DD MM YYYY

Nature of conviction

Was there a prison sentence? Yes ☐ No ☐

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 2

2

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

If 'Yes', complete this section

Conviction 1

Date of conviction DD MM YYYY

Nature of conviction

Was there a prison sentence? Yes ☐ No ☐

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

Refinance details

Is there a current mortgage on the security? Yes ☐ No ☐

If 'Yes', who is the lender?

Date of purchase DD MM YYYY

Total amount of mortgage being replaced £

Amount of debt being repaid using this loan (other than an existing mortgage secured on the property) £

Yes ☐ No ☐ 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 ☐

If 'Yes',

Is planning permission required? Yes ☐ | No ☐

Has planning permission been obtained? Yes ☐ | No ☐

Expected completion date

DD MM YYYY

Is this a private sale? Yes ☐ | No ☐

Is the applicant or any director related to the vendor? Yes ☐ | No ☐

Source of deposit

....

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

....

Name of acting conveyancer

....

Email address for this contact

....

Telephone number:

....

Firm address:

....

....

....

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

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 1

1

Signed:

Print Name:

Date: DD MM YYYY

Applicant 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) ("we", "us", "our") DECLARE THAT:

1. This is an application for a mortgage on a property that is intended to be occupied by the applicant(s).

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) have personally completed this application form, or if completed by another party, have read and checked all the details provided.

5. 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.

6. 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.

7. 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 I/we have the Mortgage with the Lender.

8. 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.

9. 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.

10. 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:

    10.1 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).

    10.2 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.

    10.3 any person interested in the Mortgage relying upon the truth and accuracy of the information contained in this mortgage application.

    10.4 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.

    10.5 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.

11. The applicant(s) understand and accept that:

    11.1 the applicant(s) valuation fee may be committed prior to obtaining full and satisfactory references.

    11.2 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.

    11.3 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.

    11.4 the rate of interest and monthly repayment for any Mortgage granted may be varied from time to time.

    11.5 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.

    11.6 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.

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.

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.

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.	**If you would like to receive such information, please tick the box.** Applicant 1 ☐ 2 ☐ 3 ☐ 4 ☐
Whether or not you opt to receive this information will not affect your mortgage application.	
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.	**If you would like to receive such information, please tick the box.** Applicant 1 ☐ 2 ☐ 3 ☐ 4 ☐
Whether or not you opt to receive this information will not affect your mortgage application.	

I have ticked the box(es) below indicating which methods I WOULD NOT like you to use when contacting me for marketing purposes:

Applicant 1	2	3	4	
☐	☐	☐	☐	Email and/or text message
☐	☐	☐	☐	Phone
☐	☐	☐	☐	Post
☐	☐	☐	☐	Market Research
☐	☐	☐	☐	All of the above

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 ESIS 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. I acknowledge that the decision to lend is based on this information.
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 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:

E: bridging@chlmortgages.co.uk | T: 01252 365 888 (opt. 4)

chl mortgages