



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

Contact name:

.....

Company name:

.....

Email address:

.....

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:

.....

Company telephone

.....

FCA registration number (if applicable)

.....

Packager details

Contact name:

.....

Company name:

.....

Email address:

.....

Company telephone

.....

FCA registration number (if applicable)

.....

Product and loan details

Level of advice given to the applicant(s):

☐ Advised ☐ Non-advised

Is this a limited company application?

☐ Yes ☐ No

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
Total advance required
(excluding fees and
rolled interest
payments)

Term in months

£

Regulation details

Is, or will the property be let?

 Yes ☐ No ☐
Does any applicant or an immediate family
member live in or intend to live in the property?
 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 ☐
Has any applicant or 'immediate family member'
ever lived in the property or did any applicant
inherit it?
 Yes ☐ No ☐
Do any of the applicants currently own buy-to-let properties
other than the property or any additional security?
 Yes ☐ No ☐
**If 'Yes', how many buy-to-let mortgaged
properties are owned by the applicants?**

(Exclude properties on any new CHL Mortgages applications)

Is there an additional security?

 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 additional
security property or inherited it?
 Yes ☐ No ☐
Is, or will any additional security
property be let?
 Yes ☐ No ☐

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 procurement 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

Fees (continued)

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/Guarantor details

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

Applicant/Guarantor 1

1

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

☐ ☐ ☐ ☐ ☐ ☐

First name:

Middle name(s):

Surname:

Date of birth:

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

2

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

☐ ☐ ☐ ☐ ☐ ☐

First name:

Middle name(s):

Surname:

Date of birth:

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:

.....

.....

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)

.....

Is it an MUFB? Yes ☐ No ☐

If 'Yes',
Number of units:

Is it a HMO? Yes ☐ No ☐

If 'Yes',
Number of bedrooms:

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 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 [chl.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:

.....

Trading name (if different):

.....

Principal activity of the company

.....

Company telephone:

.....

Registered address:

.....

.....

.....

Correspondence address (if different)

.....

.....

.....

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

☐

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

☐

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

.....

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

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/Guarantor 2

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/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

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

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

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/Guarantor 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

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

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:

.....

First charge lender:

.....

Mortgage account number:

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.

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 ☐	I have ticked the box(es) below indicating which methods I WOULD NOT like you to use when contacting me for marketing purposes:
Whether or not you opt to receive this information will not affect your mortgage application.		Applicant 1 ☐ 2 ☐ 3 ☐ 4 ☐
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 ☐	☐ Email and/or text message ☐ Phone ☐ Post ☐ Market Research ☐ All of the above
Whether or not you opt to receive this information will not affect your mortgage application.		

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: _____