



Client Agreement
TERMS AND CONDITIONS OF BUSINESS

BUY TO LET

Mirabeau Financial is an appointed representative of The Mortgage Times Group Ltd which is authorised and regulated by the Financial Services Authority No. 303007

1. Mirabeau Financial will provide you with mortgage advice and a recommendation. We will try to arrange a mortgage for you, which will be secured by a charge upon your property. Full details including interest rates, repayment period and initial monthly costs will be illustrated in the Key Facts Illustration we issue to you and the lender's mortgage offer.
2. Mirabeau Financial will provide you with a recommendation and arrange your mortgage. The fee we charge you will depend on your circumstances. We will invoice you for a Gross fee of £ which will be payable on completion of the loan.

Your signature on this form shall be an irrevocable authority entitling Mirabeau Financial to: -

- Obtain references on your behalf and make the necessary status enquiries required by the lender.
 - Arrange for all the valuations necessary to complete the loan, after you have had time to peruse the Key Facts Illustration, for which you yourself will be liable.
 - Arrange for direct payment of Mirabeau Financial fee to be made to Mirabeau Financial following our advice and recommendation.
3. Your signature on this form also confirms that:
 - You accept that any mortgage advice given to you by Mirabeau Financial is given on Mirabeau Financial behalf and that Mirabeau Financial act independently of any Lender when arranging mortgage finance.
 - This document forms a legally binding agreement and that you have read its contents and fully understood its conditions and implications.
 - To the best of your knowledge and belief the statements made by you or on your behalf, in the mortgage application that this agreement relates to, are true and complete.
 4. In certain cases Mirabeau Financial will be paid fees by the lender, which will be part of the remuneration package that we receive, for our advice and completing the mortgage.
 5. Mirabeau Financial is registered, as a Data User under the Data Protection Act 1998 and all information obtained by Mirabeau Financial on your behalf will be protected in pursuant of provisions of that Act
 6. You will be responsible for all legal fees in connection with the transaction, unless otherwise stated.
 7. I/ We give irrevocable authority to the Mortgage Lender, to provide Mirabeau Financial with all mortgage correspondence, relating to my/our account, including but not limited to the annual mortgage statement.

Mirabeau Financial is committed to providing an ongoing service for all your mortgage needs, ensuring that you always have the best home loan for your circumstances. As part of this service we will continually monitor the market to see whether you may be better off switching to another mortgage or to another lender. We may contact you periodically to make you aware of your best mortgage options at that time so you can make the most informed choice possible. If you do not wish to receive further updates, please contact us on 0118 939 3712.

I/We have read and agree to the terms and conditions outlined above.

Clients Signature _____ Date

Clients Signature _____ Date

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE