



Agreement to Source a Mortgage

This agreement is made on _____ 2012 between:

Name(s): _____ Address _____
("the Client")

and:
Premier Mortgages & Protection Ltd of Independent House, 18-20 Thorpe Road, Norwich NR1 1RY ("PMAP")

The Client agrees to engage PMAP to act on his/her/their behalf in order to investigate the options for secured credit or loan facilities ('the Loan') with an appropriate lender ('the Lender') in connection with the possible acquisition or refinancing of commercial or residential freehold or leasehold property. These fees are in addition to what we may receive direct from the lender (procurator fee). Furthermore, where a solicitor is recommended by PMAP, we would also typically receive £100 for the introduction.

Advice and Assistance Fee

A Fee is chargeable in connection with investigating the possibility of securing a loan whether a loan is forthcoming or not. This covers our time involved in researching and sourcing your request and the amount is based on the length of time we feel we need to fully research the market place. The fee is also applicable when the client requires assistance in applying for a loan in an instance where the lender will not be paying a procurator fee to Premier Financial Group.

The Client agrees to pay an Advice and Assistance Fee of £ _____ (_____ Pounds)

Application Fee

The Application Fee is a chargeable event for finding your mortgage and processing the application through to completion following an indication of acceptance from a Lender at the time of the application, usually in the form of Decision in Principle (but not limited to this method of acceptance). This fee is non refundable but may be transferable to another mortgage application within 90 days if the original Lender subsequently declines their offer for any reason other than misleading information from the Client which includes any information the Client is unable to provide.

The Client agrees to pay an Application Fee of £ _____ (_____ pounds)

Arrangement Fee

A chargeable event for this fee occurs only when a mortgage offer in relation to our advice has been made. Payable on completion or on demand should an offer be made and does not proceed to completion within 90 days for whatever reason. If you wish to pay by card, we will retain your card details on file and the amount will be taken off your card upon completion.

The Client agrees to pay an Arrangement Fee of £ _____ (_____ pounds)

Please note: Lenders may also charge fees which may be non-refundable, please refer to your copy of the Key Facts Illustration for details. In the case of our Application Fee and/or Administration Fee, you confirm that you have read and understood the Key Facts Illustration when signing this form.

All payments to be made by the Client under this agreement shall be made in full without any set-off or withholding for any counterclaim, unless the Client is required to do so by law. The Fee quoted is based on your personal circumstances and/or the facility you require and once quoted will remain fixed. You may receive a copy of this agreement or see our scale of fees upon request.

If any sum payable under this agreement is not paid when due then that sum will bear interest from the due date until payment is made in full, both before and after any judgement, at 4% per annum over LloydsTSB Bank plc base rate from time to time.

This agreement shall be governed by and construed in accordance with English Law.

Client Signature(s)..... Date.....

Adviser Signature:..... Date.....

ALL CHEQUES MUST BE PAYABLE TO 'Premier Financial Group Ltd'

I wish to pay by: Visa / Delta / Eurocard Mastercard / Switch/Maestro / Solo

I authorise you to debit my account with the amount of £ _____

My card number is: _____ Issue number (Switch/Maestro Et Solo cards) _____ Start date _____ Expiry date _____ CCV No. _____

Name (as on card) _____

Cardholder's Address _____

Postcode _____

Signature _____ Telephone _____