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## Client Agreement

This Agreement is made the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ between

\_\_\_\_\_ (the Client/s) of \_\_\_\_\_  
(name/s) (address)

and

1st Call 4 Mortgages LLP, whose Registered Address is 78 Hilmanton, Lower Earley, Reading, RG6 4HN.

The Client/s seeks to obtain the services of 1st Call 4 Mortgages LLP for the purpose of providing mortgage advice and arranging services upon the terms and conditions set out in this agreement.

This Agreement sets out the terms upon which we shall be pleased to arrange a mortgage for you. This **Agreement** is in addition to the Initial Disclosure Document and/or Terms of Business Letter you have already received.

In return for arranging a mortgage for you, to be evidenced by an offer letter from a mortgage lender on acceptable terms which match the requirements and objectives of which you inform us, you agree to pay 1st Call 4 Mortgages LLP on application of the mortgage an arrangement fee on the following terms:

An application fee of £495, exempt of VAT, in addition to any procurement fee received from the lender.

'Independent' Option. An application fee of £995, exempt of VAT. Any procurement fee received will be refunded to the Client.

(Please tick your preferred option)

### Terms of this Agreement

The arrangement fee is based on the time required, having regard to the degree of expertise, complexity and responsibility involved.

The arrangement fee remains payable even if you decide not to proceed, in which case this fee may become liable to VAT depending on the nature of the advice given.

It may be necessary from time to time to alter the terms of this Agreement as described in this letter due to changes in the law, regulations or circumstances. Prior to effecting any changes, you will be given notice of these in writing.

If you wish to terminate this Agreement you may do so at any time by giving notice to us in writing, before a full mortgage application is made on your behalf.

Please indicate your acceptance of the terms of this agreement by signing below.

***I/We accept the terms of this agreement;***

Name: \_\_\_\_\_

Signed: \_\_\_\_\_

Name: \_\_\_\_\_

Signed: \_\_\_\_\_

Date:     /     /20