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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 Mortgage Broker)

The Client/s seeks to obtain the services of 1st Call 4 Mortgages LLP for the purpose of providing mortgage broking 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 us 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 completion of the mortgage via your solicitor or within 14 days of the date of the offer letter, whichever is the sooner, an arrangement fee on the following terms:

An arrangement fee of 1% of the mortgage arranged, subject to a minimum fee of £995, with an initial £295 payable upon application, exempt of VAT. The residue of the fee is payable upon legal completion, or 14 days of receiving the lender's Formal Mortgage Offer, whichever is sooner, in addition to any procuration fee received from the lender

Name & address of Solicitor: _____

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.

You understand that we will submit a request for payment of the above stated amount to your Solicitor, as named above. Your signature on this agreement authorises your Solicitor to remit this fee to 1st Call 4 Mortgages LLP.

We are pleased to offer our services to you. 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: / /