



Client Agreement & Fee Confirmation

I/We instruct Monopoly Financial Mortgages, an Appointed Representative of Monopoly Financial Consultants Limited, which is authorised and Regulated by the Financial Services Authority, to act on my/our behalf in connection with my/our proposed mortgage/re-mortgage. In doing so I/we accept and understand the following: -

1. Monopoly Financial Mortgages (MFM) will try to arrange for me/us a mortgage, which will be secured by a first charge on my/our property. Full details of the recommendation and subsequent transaction will be supplied to me/us in writing by MFM and also in the lenders formal mortgage offer.
2. For time spent researching the market, plus the administration involved in submitting the application to the appropriate lender on my/our behalf and ensuring that the transaction proceeds to Mortgage Offer, MFM will charge me/us an **Arrangement Fee of £ _____**. If additional unforeseen works are incurred, MFM reserves the right to amend this fee, subject to me/us being notified beforehand.
3. Of the above mentioned amount, **£100** is payable in advance by way of an administration charge with the remainder becoming due within 14 days of the date of MFM's invoice on confirmation of an Offer of Advance.
4. In certain cases, MFM may be paid fees by the lending source. In this instance the amount will be notified to me/us in writing, and MFM will be entitled to retain this amount.
5. I/We will be responsible for all fees in connection with this transaction, including legal fees, valuation/survey fees, etc.
6. My/Our signature on this form shall be an irrevocable authority entitling MFM to:-
 - Obtain references on my/our behalf and make the necessary status enquiries required by the lender.
 - Arrange for all the valuations/surveys necessary to process the application, for which I/we will be liable.
7. Once my/our valuation/survey fee has been received by MFM, it is MFM's normal practice to instruct valuers to carry out the valuation immediately. Therefore, once this has taken place none of the fee will be refundable. Please remember that MFM is not liable for the accuracy of said report.
8. **My/Our signature on this form also confirms that:-**
 - **To the best of my/our knowledge and belief the statements made by me/us or on my/our behalf, in the mortgage application to, which this agreement relates, are true, complete and fully disclosed.**
 - **This agreement is has been read in addition to, and in conjunction with, MFM's Initial Disclosure Document and the lenders Key Facts illustration.**
 - **I/we have fully considered the repayments and associated costs in respect of the mortgage/re-mortgage to which this agreement relates and can confirm that they are affordable to me/us.**
 - **This document forms a legally binding Agreement and that I/we have read its contents and fully understand its conditions and implications.**

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

Signed _____ Name _____ Date _____

Signed _____ Name _____ Date _____