



Client Agreement & Fee Confirmation
(Commercial and Investment Mortgages)

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 transaction will be supplied to me/us 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 £_____**.
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 MFMs invoice on confirmation of an acceptable Offer of Advance.
4. In certain cases, MFM may be paid fees by the lending source. In this instance MFM will be entitled to retain this amount.
5. I/We will be responsible for all legal fees and valuation/survey fees in connection with this transaction.
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 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 the fee will not be refundable. Please note 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.**
 - **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.**
 - **I/we understand that this advance is not a Financial Services Authority (FSA) regulated advance and as such may not conform to the terms of the Financial Services Authority.**
 - **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 _____

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