



PAVILLION  
SECURITIES LIMITED

*niche mortgage distributors*

# Mortgage Fact Find

Your home may be repossessed if  
you do not keep up repayments  
on your Mortgage

Tel: 01273 323409

# A. Personal details

Applicant 1

Applicant 2

1. Title (Mr/Mrs/Miss/Ms)



2. Surname



3. First name/s



4. Previous surname and/or first names and date name changed (eg. Maiden name)



5. Date of birth

 /  / 
 /  / 

6. Marital status (please tick)

Married  Single  Divorced   
 Separated  Widowed  Living with partner

Married  Single  Divorced   
 Separated  Widowed  Living with partner

7. Relationship to joint applicant (please state)



8a. Nationality



8b. How long have you lived in the UK?



8c. Do you have the right to permanently reside in the UK?

Yes  No

Yes  No

8d. If no, please specify termination date of visa

 /  / 
 /  / 

8e. Do you have Diplomatic Immunity?

Yes  No

Yes  No

9. Dependents

Number  Ages

Number  Ages

10. Present address (If less than 3 years at present address please provide previous address/es covering last 3 years)

  
  
  
 Postcode 
  
  
  
 Postcode 

11. Time at present address

Years  Months

Years  Months

12. Telephone number (Home & Work)

H  W

H  W

12a. Mobile & fax number

M  F

M  F

13. Email Address



14. Residential status (please tick)

Owner  Tenant  With Parents   
 Other

Owner  Tenant  With Parents   
 Other

15. Previous address (1) (most recent previous address)

  
  
 Postcode 
  
  
 Postcode 

16. Time at previous address (1)

Years  Months

Years  Months

14. Residential status (please tick)

Owner  Tenant  With Parents   
 Other

Owner  Tenant  With Parents   
 Other

18. Previous address (2)

  
  
 Postcode 
  
  
 Postcode 

19. Time at previous address (2)

Years  Months

Years  Months

20. Residential status (please tick)

Owner  Tenant  With Parents   
 Other

Owner  Tenant  With Parents   
 Other

## B. Present accommodation

Applicant 1

Applicant 2

1. Name of present lender or landlord



2. Address of present lender or landlord

  
  

  
  


Postcode

Postcode

3. Present monthly payment

£  per month

£  per month

4. Current Residential Status

Homeowner  Tenant  Living with parents

Homeowner  Tenant  Living with parents

Other

Other

4a. Date mortgage taken out

/  /

/  /

5. Account/roll number



6. Outstanding balance

£

£

7. Has the mortgage/tenancy been assisted in the last 12 months with any type of government assistance? (i.e. Housing Benefit)

Yes  No

Yes  No

8. Will you be redeeming your present mortgage?

Yes  No  N/A

Yes  No  N/A

9. If not redeeming, why not? (please state)



IF YOU HAVE HELD THIS MORTGAGE, OR BEEN A TENANT OF THIS LANDLORD, FOR MORE THAN 3 YEARS PLEASE GO STRAIGHT TO SECTION C. OTHERWISE, PLEASE COMPLETE QUESTIONS 10-19 BELOW, CONTINUING ON ADDITIONAL INFORMATION SHEET IF NECESSARY.

### Previous accommodation

10. Name of previous lender or landlord



11. Address of previous lender or landlord (Previous address 1 – most recent previous address)

  
  

  
  


Postcode

Postcode

If mortgaged:

12. Account/roll number



13. Has this mortgage been redeemed?

Yes  No

Yes  No

14. If not redeeming, why not? (please state)



15. Name of previous lender or landlord



16. Address of previous lender or landlord (Previous address 2)

  
  

  
  


Postcode

Postcode

If mortgaged:

17. Account/roll number



18. Has this mortgage been redeemed?

Yes  No

Yes  No

19. If not redeeming, why not? (please state)



IF YOU HAVE A MORTGAGE ON ANY OTHER PROPERTY, OR HAVE HAD IN THE LAST 3 YEARS, OTHER THAN THOSE STATED ABOVE, PLEASE PROVIDE DETAILS ON ADDITIONAL INFORMATION SHEET OF: PROPERTY ADDRESS, LENDER NAME, ADDRESS AND ACCOUNT NUMBER.

# C. Employment

## Applicant 1

## Applicant 2

1. Employment status  
(please tick)

Self-Employed  Employed  Retired   
Other

Self-Employed  Employed  Retired   
Other

IF SELF-EMPLOYED OR A COMPANY DIRECTOR OWNING MORE THAN 20% OF YOUR COMPANY, PLEASE GO STRAIGHT TO SECTION F.  
IF AN EMPLOYEE, PLEASE COMPLETE SECTION C, QUESTIONS 2 TO 14.

2. Employers Name



3. Employers address  
(if less than one year with, provide details  
of previous employers covering last  
three years)

  
  
  
 Postcode

  
  
  
 Postcode

4. Telephone number



4a. Fax number



5. Employers email address



6. Occupation



7. Nature of business



8. Employee number



9. Shareholding  
(If none, state NONE)

 %

 %

10. Nature of position (please tick)

Permanent  Temporary  Contract

Permanent  Temporary  Contract

10a.If contract, date contract to end

 /  / 
 /  / 

10b.If contract please provide details



11. Date employment started

 /  / 
 /  / 

12. National Insurance Number

 -  -  -  - 
 -  -  -  - 

13. Tax district/reference number



14. Person to contact



Previous employment - please provide details of all employers covering the last 3 years.

15. Previous employer name



16. Previous employer address

  
  
  
 Postcode

  
  
  
 Postcode

17. Position held



18. Dates employed

From  To

From  To

## D. Income from employment

	Applicant 1	Applicant 2
1. Basic gross income	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
2. Regular overtime	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
3. Regular bonuses	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
3a. Commission	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
3b. Overtime	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
3c. bonuses	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
4. Other income	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum
5. Source/s of other income	<input type="text"/>	<input type="text"/>
6. Total Gross income	£ <input type="text"/> per week/month/annum	£ <input type="text"/> per week/month/annum

## E1. Other Properties and Rental Income

1. Do you receive rental income? (If yes, please provide details)

Applicant 1: Yes  No

Applicant 2: Yes  No

Property Address	Estimated Value	Property Address	Estimated Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode	Outstanding Balance	Postcode	Outstanding Balance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lender & Account No	Mortgage PCM £	Lender & Account No	Mortgage PCM £
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Rental PCM £		Rental PCM £
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

  

Property Address	Estimated Value	Property Address	Estimated Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode	Outstanding Balance	Postcode	Outstanding Balance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lender & Account No	Mortgage PCM £	Lender & Account No	Mortgage PCM £
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Rental PCM £		Rental PCM £
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please use additional information sheet if more properties owned

## E2. Other Income

1. Anticipated retirement age	Applicant 1: Age <input type="text"/>	Applicant 2: Age <input type="text"/>																
2. Do you have private and/or work related pension (now or in the future)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																
3. If your proposed mortgage runs into retirement please give details	<table border="1"> <thead> <tr> <th>Source</th> <th>£P/A</th> </tr> </thead> <tbody> <tr><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td></tr> </tbody> </table>	Source	£P/A	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<table border="1"> <thead> <tr> <th>Source</th> <th>£P/A</th> </tr> </thead> <tbody> <tr><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td></tr> </tbody> </table>	Source	£P/A	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>																	
<input type="text"/>	<input type="text"/>																	
<input type="text"/>	<input type="text"/>																	
4. Does any of your income come from DSS payments (if yes please provide details)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																
Details	<input type="text"/>	<input type="text"/>																

## F. Self-employed and company directors

	Applicant 1	Applicant 2
1. Nature of Self Employment	Self Employed <input type="checkbox"/> Contract Worker <input type="checkbox"/> Controlling Director <input type="checkbox"/>	Self Employed <input type="checkbox"/> Contract Worker <input type="checkbox"/> Controlling Director <input type="checkbox"/>
1a. Name of business	<input type="text"/>	<input type="text"/>
1b. Company Registration Number	<input type="text"/>	<input type="text"/>
2. Nature of business	<input type="text"/>	<input type="text"/>
3. Address of business	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
4. Telephone number	<input type="text"/>	<input type="text"/>
5. How long business established?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
6. How long owned by applicant?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
7. Shareholding	% <input type="text"/>	% <input type="text"/>
8. National Insurance Number	<input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/>
9. Tax district/reference number	<input type="text"/>	<input type="text"/>
10. Name of accountant	<input type="text"/>	<input type="text"/>
11. Address of accountant	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
12. Telephone and Fax Number	Tel <input type="text"/> Fax <input type="text"/>	Tel <input type="text"/> Fax <input type="text"/>
13. Email address	<input type="text"/>	<input type="text"/>
14. Accountant's qualification	Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>	Chartered <input type="checkbox"/> Certified <input type="checkbox"/> Other <input type="checkbox"/>
15. If other - please give details	<input type="text"/>	<input type="text"/>
16. How long has accountant acted for you?	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>

## G. Income from self-employment

(or as many years as the company has been trading)

	Applicant 1	Applicant 2												
1. Last 3 years net profit	<table border="1"> <tr> <td>Years</td> <td>£</td> </tr> <tr> <td>Years</td> <td>£</td> </tr> <tr> <td>Years</td> <td>£</td> </tr> </table>	Years	£	Years	£	Years	£	<table border="1"> <tr> <td>Years</td> <td>£</td> </tr> <tr> <td>Years</td> <td>£</td> </tr> <tr> <td>Years</td> <td>£</td> </tr> </table>	Years	£	Years	£	Years	£
Years	£													
Years	£													
Years	£													
Years	£													
Years	£													
Years	£													
2. Are 3 years accounts available?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>												

## H. Outgoings

1. Do you have any regular financial commitments Yes  No

1a. Please provide details of all regular financial commitments  
Please include all loans (secured or unsecured), credit cards, hire purchase agreements and overdrafts.

Applicant 1 or 2	Lender	Account number	Balance	Monthly payment	Purpose of loan	Secured	Paid by business	Repaid on completion
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*
			£	£		Yes/No*	Yes/No*	Yes/No*

Applicant 1

Applicant 2

\*Please delete as appropriate

2. Do you pay maintenance? Yes  No

Yes  No

3. If YES, state amount £  per week/month

£  per week/month

4. Do you pay for childcare? Yes  No

Yes  No

5. If YES how much £  per week/month

£  per week/month

6. Do you own/part own any other property? Yes  No

Yes  No

7. Are you party to any other mortgage? Yes  No

Yes  No

## I. Credit History

Applicant 1

Applicant 2

- |   |                              |                             |                              |                             |
|---|------------------------------|-----------------------------|------------------------------|-----------------------------|
| 1. Have you ever been made bankrupt (or sequestrated)?  | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. Have you ever entered into a Voluntary Arrangement? (IVA or VA or trust deed)?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. Have you ever made arrangements with creditors?  | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 4. Have you ever had County Court Judgements (or decrees) registered against you?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 5. Have you ever had defaults registered against you?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 6. Have you ever failed to keep up the payments on any existing or previous mortgage or secured loan?                             | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 7. Have you ever failed to keep up the payments on any existing or previous credit agreement?                                     | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 8. Have you ever been in arrears by more than one month in the last 12 months?  | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 9. Have you had a cumulative total of three months or more arrears on any secured or unsecured loan at anytime in last two years? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 10. Have you ever been refused a mortgage on the property to be mortgaged, or on any other property?                              | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 11. Have you ever been party to a mortgage where possession or voluntary surrender took place?                                    | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

IF YOU HAVE ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, PLEASE PROVIDE AN EXPLANATION.

## J. Property details

1. Address of property to be mortgaged	<input style="width: 100%;" type="text"/>			
	<input style="width: 100%;" type="text"/>			
	Postcode			
1a. Description of property (please tick)	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Flat <input type="checkbox"/>	Maisonette <input type="checkbox"/>
	Detached <input type="checkbox"/>	Semi-detached <input type="checkbox"/>	Terraced <input type="checkbox"/>	Other <input type="checkbox"/>
2. Please complete the following if the property is a flat or maisonette				
2a. Is the property (please tick)	Purpose built <input type="checkbox"/>	Converted <input type="checkbox"/>	Studio <input type="checkbox"/>	Over commercial premises <input type="checkbox"/>
2b. Is access to property via a shared entrance	Yes <input type="checkbox"/>	No <input type="checkbox"/>	2c. Number of floors in building	<input type="text"/>
2d. How many floors does the flat/maisonette have	<input type="text"/>	2e. Which floor(s) do the flat/maisonette occupy within the building	<input type="text"/>	
3. State number of	Floors <input type="text"/>	Receptions <input type="text"/>	Bedrooms <input type="text"/>	Kitchens <input type="text"/>
	Bathrooms <input type="text"/>	WCs <input type="text"/>	Garages <input type="text"/>	
4. Construction (please tick)	Walls	Brick <input type="checkbox"/>	Stone <input type="checkbox"/>	Other <input type="checkbox"/>
	Roof	Tile <input type="checkbox"/>	Slate <input type="checkbox"/>	Flat <input type="checkbox"/>
				Other <input type="checkbox"/>
If other, please provide details.	<input style="width: 100%;" type="text"/>			
5. Year of construction	<input style="width: 100%;" type="text"/>			If newly constructed, state NEW
If the property is under 10 years old, is an NHBC or architect's certificate available?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
6. Is the property ex-local authority/housing association?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	6a. Is/or was the property a self-build?	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Tenure (please tick) If leasehold, feudal or Commonhold	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Feudal <input type="checkbox"/>	Commonhold <input type="checkbox"/>
	Unexpired term of lease	<input style="width: 100%;" type="text"/> Years		
	Ground rent feu duty	£ <input style="width: 100%;" type="text"/> per annum	Service charge	£ <input style="width: 100%;" type="text"/> per annum
8. Will the property be your main residence? (please tick)	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
9. Do you intend to either: Let the property	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If Yes, expected rental income	£ <input style="width: 100%;" type="text"/> per annum
Or Conduct any business in the property or any outbuilding	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
If YES, please provide details	<input style="width: 100%;" type="text"/>			
9a. For Buy to Let only, is 40% or more of the property going to be occupied by an immediate family member?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
9b. For Buy to Let only, are existing tenants to remain in occupation?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
9c. If YES to 9b, please indicate:	Date tenancy commenced	<input style="width: 100%;" type="text"/>		
	Date tenancy to cease	<input style="width: 100%;" type="text"/>		
	Rent being paid	£ <input style="width: 100%;" type="text"/> per annum		
10. Does the property have Agricultural Restrictions	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
11. Are there any persons aged 17 or over, OTHER THAN THE APPLICANT/S, who will reside in the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
11a. If Yes - Please provide the names, ages and relationship to the applicants	<input style="width: 100%;" type="text"/>			
12. Name of vendor (state if a relation of applicants)	<input style="width: 100%;" type="text"/>			
13. Selling agent details Name and address	<input style="width: 100%;" type="text"/>			
	<input style="width: 100%;" type="text"/>			
14. Arrangements for valuer to gain access to the property	<input style="width: 100%;" type="text"/>			

## K. Loan Required

1. Amount required and term

2. Type of loan (please tick) Endowment  Repayment  Pension  Interest only  Other please state

Part and Part

3. If applicable, please indicate how loan is to be split. Endowment  Repayment  Pension  Interest only  Other please state

4. If interest only, how is mortgage capital to be repaid?

5. If repayment vehicle being used please provide name of company and premium being paid

6. Flexible payment/ drawdown loans only Credit limit required  Where a flexible payment/drawdown option is available, additional conditions may apply.

7. Will all applicants benefit equally from the mortgage advance? Yes  No  (If no, please provide further details)

## L. Purchasing a property

1. Purchase price  Date of entry (Scotland only)  /  /

2. Are you borrowing or receiving assistance towards the deposit? (please tick) Yes  No  If YES, provide details

3. Source of deposit

4. Sale price of existing property

4a. Is this a private sale? Yes  No

5. Are you a first time buyer? (please tick) Yes  No

5a. Is the property being purchased from a relative or is a Deed of Gift involved? Yes  No

6. Are you purchasing under any concessionary purchase scheme such as Right to Buy? (please tick) Yes  No

6a. If YES, is it a; Right to Buy  Shared equity  Shared Ownership

6b. If shared ownership, state % of property being purchased  % 6c. If YES, state open-market value of property before any discount

6d. Are you raising any additional monies for home-improvements? Yes  No  6e. If YES, how much?

## M. Remortgage of a property already owned

1. Estimated value of property

2. Original date of purchase  /  /  Original purchase price

3. How much did you originally borrow to purchase your property?

4. Was the property purchased from the local authority within the last 3 years? Yes  No

If YES, please state;  
4a. Date purchased  /  /

4b. Council valuation at time of purchase  4c. Discounted purchase price at time of purchase

5. How will any capital-raising be used?

PURPOSE OF LOAN	AMOUNT
a) Repay existing mortgage	£
b) Repay other loans	£
c) Redemption costs	£
d) Home-improvements	£
e) Other (please state)	£
TOTAL(a+b+c+d+e)	£



**O. Declarations**

**DO NOT SIGN THIS DECLARATION UNLESS YOU ARE ENTIRELY SATISFIED. IF YOU HAVE ANY QUESTIONS OR ARE NOT SATISFIED WITH ANY ASPECT, PLEASE ASK FOR ASSISTANCE BEFORE SIGNING THIS DOCUMENT OR ANY OTHER MORTGAGE FORMS**

I/We agree that this fact find is a true record of my/our discussions and that this information is true to the best of my/our knowledge. I/We accept that this Fact find relates only to mortgages and is not a Fact find for investment advice regulated under the Financial Services and Markets Act.

**Data Protection**

I/We agree that the information contained in this Fact find and any other information I/We supply to you may be held on computer and in other forms. I/We understand that you will update all of my/our records, unless I/We instruct you otherwise, when I/We inform you of a change to personal details.

I/We understand that you or the Lender will disclose personal details to credit reference agencies, fraud prevention agencies and if necessary to any repossessions register. Details of how I/We conduct the account may be given to these agencies. Repossession information held on any register may be shared with other lenders and used for credit assessment, debt tracing, fraud detection and to protect me/us from theft or fraud. The Lender and/or you will add to these records details of my/our agreement with the Lender, the payments made under it and any default in payment or failure to keep to its terms.

I/We give consent to you and the Lender to use my/our data for the processing of this mortgage. You and/or the Lender may pass this information, documents and data held to: any party the Lender is considering entering into a contractual arrangement in relation to the mortgage loan, any introducer of mortgages to the Lender, the buildings and contents insurer as the Lender may decide.

<b>First Applicant's signature</b>	<b>Second Applicant's signature</b>
------------------------------------	-------------------------------------

<b>Date</b>	<b>Date</b>
-------------	-------------

**Adviser/Consultant's statement**

I also confirm that I have provided the applicant's with a copy of my firm's Initial Disclosure Document.

**Data Protection**

We will treat all your personal information as private and confidential (even when you are no longer a customer), except where disclosure is made at your request or with your consent in relation to arranging your mortgage. We would also explain that you have the right of access under the Data Protection Act 1998 to your personal records held on our files. We would advise you that your files may be submitted to the Financial Services Authority for compliance monitoring and no other purpose.

<b>Adviser/Consultant's Name</b>	<b>Supervisor's Name</b>
<b>Adviser/Consultant's signature</b>	<b>Supervisor's signature</b>

<b>Date</b>	<b>Date</b>
-------------	-------------



**PAVILLION**  
SECURITIES LIMITED

*niche mortgage distributors*

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