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**MORTGAGE - TERMS OF BUSINESS**  
**TO BE READ IN CONJUNCTION WITH THE INITIAL DISCLOSURE DOCUMENT**

As mortgage intermediaries we predominately use a lender panel made up of over 20 major Banks, Building Societies (including our own Society) and other specialist lenders. We constantly review products in order to select the appropriate one to meet your individual circumstances and needs and we will therefore be acting on your behalf.

During our initial meeting we will be completing a detailed mortgage questionnaire to enable appropriate advice to be given to you on your mortgage requirements.

We will also provide you with information relevant to your mortgage needs, covering such items as an explanation of the main repayment methods and the implications of taking out a mortgage.

Once we have made our recommendation to you, we will confirm our advice in writing. You should keep this as it will be an important record of our discussions. Details of the loan will also be confirmed in the lenders formal 'Offer of Advance' .

We may receive fees from lenders with whom we place mortgages. Before you take out a mortgage, we will tell you the amount of the fee in writing.

We will treat all your personal information as private and confidential (even when you are no longer a customer) except where we are permitted by law or where the disclosure is made at your request or with your consent in relation to arranging your mortgage. You have the right of access under the Data Protection Act 1998 to your personal records held on our files.

**YOUR HOME MAY BE REPOSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**