

## 15. Factfind Declarations

### Consultant Declaration

I have given my clients and discussed the IDD, Mortgage Guide, and disclosed that the company may be paid a fee from the Lender for introducing this mortgage to them.

I have gained the applicants' confirmation that they can afford payments both now and in the future, and that they understand the implications of not maintaining payments on their mortgage.

Adviser Signature		Adviser Name	Jim Ayres
Date			

### Client Declaration

The information I/we have given is true to the best of my/our knowledge. I/we consent to the information in this form being used for the processing of my/our application.

I/we confirm that I/we have provided this information on the understanding that it will be used in the strictest confidence and that it does not place me/us under any obligation to take up any recommendation that may be made.

Client 1 Signature		Client 1 Name	
Date			

Client 2 Signature		Client 2 Name	
Date			