

KEYSTONE

PROPERTIES

Date:	Sales Executive:	Keystone Ref:
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SECTION ONE PROPERTY & PAYMENT DETAILS

1.1. PROPERTY DETAILS

Keystone Property Ref:	Purchase Price:
Property Address:	

1.2. RESERVATION FEE PAYMENT DETAILS

To reserve the property described in section 1, please transfer **£2,500** (Two Thousand Five Hundred Pounds) into the following account:

Keystone Invest Ltd
Branch: Market Square, Lichfield
 Account Number: 73629766
 Sort Code: 537015

Your reservation will be confirmed upon receipt of the funds.

1.3. SIGNATURES

The Purchaser/s:
Signature/s:
Name/s in Full:
Date:

Authorised Keystone Officer
Signature:
Name in Full:
Date:

1.4. MORTGAGE VALUATION FEE & PAYMENT DETAILS



As part of your mortgage application, your mortgage lender may wish to instruct a valuation. To speed up the application process, it is recommended that you provide your credit card details for this.

Should the valuation fee be higher than the amount stated below, you will be contacted directly to pay for and instruct the valuation.

The Card Holder instructs the 3rd party to which Keystone pass this application, to withdraw from the credit card account a sum of up to but no more than £500 as a valuation fee for the property described on page 1 of this Reservation Form.

There will be no Credit Card charges applicable to this transaction.

Up to the amount of the valuation fee stated above is the total amount that will be charged to your credit card.

Full Name (as appears on card):		
Credit Card No:		
Card Type : (please tick)		
Expiry Date:	Issue Date:	Security Code:



SECTION TWO TERMS & CONDITIONS

1. I/We instructs Keystone Invest Ltd, a company registered in UK, (hereinafter referred as "Keystone") to contact the relevant vendor with the offer and request to prepare a sales contract concerning the property through the buyers lawyer.
2. I/We will use a designated lawyer who will offer independent legal and professional advice, regarding the contract with the vendor and all issues arising from the purchase of the property.
3. All bank charges that will be incurred from initial transfer of funds by the Purchaser(s) to final receipt by the vendor are the responsibility of the Purchaser(s).
4. I/We accept that Keystone acts only as a referral agent and is not liable and bears no responsibility for any disputes that may arise between the vendor and purchaser, or in relation to the property itself.
5. The packing will include a designated lawyer and mortgage supplier which must be used for this transaction.
6. By signing this document, I/We confirms and accept all terms and conditions of the agreement and accept the terms and conditions under which Keystone is offering its services. Furthermore, I/We hereby confirm that I/We have studied all the terms and conditions of this agreement with due diligence and accept the responsibility.
7. The reservation/packaging fee will secure the property in our name for 28 days after which will become null and void and non refundable.
8. The 28 day period may be extended with written agreement from Keystone only in the event of circumstances beyond our control and in the event I/We demonstrate carrying out all relevant and necessary steps to complete the transaction. In all other cases the reservation/packaging fee will be non refundable
9. The fee will be transferable only once to another available Keystone product in the event that on viewing the property is deemed unsuitable for the purchaser or does not meet the requirements at valuation for mortgage purposes.
10. The Valuation fee is specific to the property reserved and is non refundable in all cases.
11. Our service strives to be welcoming and friendly as well as efficient and well maintained. You will be treated with courtesy and respect at all times. All of our services are delivered by trained and appropriately qualified staffs that are committed to delivering a high quality service. All our client records are reliably, accurately and securely stored and access is controlled so as to maintain client confidentiality and comply with the Data Protection Acts 1984 and 1998.
12. I/We give permission to Keystone Invest Ltd to contact me by email, phone, text or post, alerting me to property opportunities.
13. I/We understand that, conditional upon KEYSTONE INVEST LTD's nominated mortgage broker securing me a mortgage offer for a reserved property, I/We agree that should I/We choose to cancel the purchase prior to completion, or if by my action or inactions the sale fails to complete within 42 days , I/We will forfeit the £2,500 packaging fee and also pay the vendor(s) abortive legal costs.
14. I/We acknowledge that I/We will responsible for all costs associated with the purchase of a property, to include, but not limited to; solicitors fees, survey fees, mortgage application fees, broker fees, any associated disbursements and VAT. Such costs will none refundable in the event of the failure to complete upon purchase, for whatever reason.
15. KEYSTONE INVEST LTD will handle all reservation requests on an equal basis and that should there be multiple interested parties on a property, the sale will proceed with the first investor to provide to provide the £2,500 packaging fee.

16. On those occasions when a mortgage offer has been made by the lender at the agreed price, and solicitors have been instructed, and the purchaser then decides not to purchase, they are still liable for any legal costs they have incurred to that date, PLUS the legal costs of the vendor. Furthermore, any fees paid to KEYSTONE INVEST LTD or their preferred finance partners are non refundable.
I/We agree that I/We will use the solicitors and mortgage broker introduced by KEYSTONE INVEST LTD. This is in the interests of efficiency, and although I/We have the right to use their own solicitor or mortgage broker, I/We agree to co-operate in this respect.
17. I/We understand that property values can fall as well as rise. KEYSTONE INVEST LTD makes no express or implied income claims. I/We understand that the rental income may not always match that predicted. Neither KEYSTONE INVEST LTD nor any of its representatives will be liable for damages arising out of connection with the use of information provided on any document or marketing material.
18. The details contained in any online information provided, are for guidance only.
19. KEYSTONE INVEST LTD will not be held responsible for any errors or omissions, whether due to them or to their sources of information. Nor will they be liable for any loss whatsoever that may arise from them. Stated prices are correct at time of presentation on this site, but may be affected without notice from the vendor.
20. On completion of the purchase, I/We will own the property and be solely responsible for the property, its contents and any payments thereof, as well as any mortgage payments due on the property and all other relevant outgoings. If the property is purchased as a buy to let investment, I/We accept full responsibility for the letting and tenancy management of the property.
21. I/We agree that I/We will provide all required documentation requested by any or all of the parties involved in the purchase in a timely manner, and do my/our utmost to ensure that the property purchase completes within 28 days.
22. I/We acknowledge and confirm that I/We are in possession of all relevant information, that I/We fully understand how KEYSTONE INVEST LTD will help me/us, what services and products KEYSTONE INVEST LTD are able to offer me/us (and any limitations and restrictions inherent in those services and products), and that I/We understand that I/We are unable to change any part of the property transaction.
23. I/We agree that at all times I/We will disclose all necessary and relevant material and facts to KEYSTONE INVEST LTD and its third party associates in respect of any mortgage application, and I/We will ensure at all times that the information I/We will give is correct and accurate. Without exception, KEYSTONE INVEST LTD will accept no responsibility for any costs or legal consequences that result from the provision by me of any inaccurate or fraudulent information.
24. Any property particulars provided by KEYSTONE INVEST LTD, do not form part of any offer or contract, and must not be relied upon as statements or representations of fact. Any text, photographs and plans are for guidance only, and are not necessarily comprehensive.
25. I/We understand that KEYSTONE INVEST LTD may refer me/us to third party brokers, solicitors or other professional companies in connection with the purchase of a Property. I/We agree that KEYSTONE INVEST LTD may make referral commissions from such third parties. In the event of referral commission being paid, notification of the commission payment and the amount will be notified by the third party referral company.
26. I/We am/are responsible for all due diligence.

Property Misdescriptions Act 1991

In accordance with the Property Misdescriptions Act 1991, KEYSTONE INVEST LTD prepares sales particulars for general guidance purposes only. They do not constitute or form part of an offer or contract. KEYSTONE INVEST LTD has not carried out a structural survey. All photographs and descriptions are given as guide only, and must not be relied upon. Lease details, service charges and ground rent (where applicable) are given as a guide only and should be checked and confirmed by your solicitor in usual way.

Privacy Policy

KEYSTONE INVEST LTD, throughout the course of your registration and purchase process, will need to request personal information from you, including (but not limited to,) contact and address details, full financial information, employment details and records of mortgages and properties you might own. The majority of this information will be used by the mortgage broker, to assist you in applying for finance and mortgages, to further your purchase. KEYSTONE INVEST LTD will ensure at all times that that this information is not disseminated without your prior consent, and commits to abide by the provisions of The Data Protection Act 1998.

Agreement

Before becoming a free user of KEYSTONE INVEST LTD and before reserving any property from KEYSTONE INVEST LTD, I confirm that I have read, agree and accept the above Terms and Conditions of Business. Any property reservations I may make in the future will be subject to those terms and conditions of business, and any others which may apply from time to time, and be notified to me. I understand that these Terms and Conditions of Business are subject to change from time to time, and that I will still be bound by them. My continued use of the KEYSTONE INVEST

The Purchaser/s:

Signature/s:

Name/s in Full:

Date:

Authorised Keystone Officer

Signature:

Name in Full:

Date:

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SECTION THREE MORTGAGE FACT FIND**PERSONAL DETAILS**

	<u>Purchaser 1</u>	<u>Purchaser 2</u>
Title: (Circle where Appropriate)	Mr / Mrs / Miss / Ms:	Mr/Mrs/Miss/Ms:
Full name:		
Other name:		
Date of Birth:		
Marital Status:		
Current address:		
Postcode:		
Residential Status:		
Date Moved in:		
Current Lender & address:		
Postcode:		
Length with Lender:	_____ Years _____ Months	_____ Years _____ Months
Current mortgage information:	Est val: £ Outstanding balance: £ Monthly payment: £	Est val: £ Outstanding balance: £ Monthly payment: £
Previous address: (to Cover 3 years History)		
Previous Residential Status:		
Previous Lender:		
Length with previous Lender:	_____ Years _____ Months	_____ Years _____ Months
First Time Buyer?		
No. of BTL's (if any):		
Nationality:		
National Ins. Number:		
Age of dependants (if any):		

Contact numbers:	Home:	Home:
	Work:	Work:
	Mobile:	Mobile:
	Email:	Email:

EMPLOYMENT DETAILS

Employment Status:	Employed/Self Employed Full Time/Part Time (Circle where Appropriate)	Employed/Self Employed Full Time/Part Time (Circle where Appropriate)
Employers name & address:		
Postcode:		
Start Date of Employment:		
Occupation & business type		
If self emp, share held:	_____ % %
Income:	£	£
Amount & source of other income (if any):	£ Source:	£ Source:
Previous employment & address: (To Cover 3 years History)		
Postcode:		
Length of Employment:	From: To:	From: To:

Accountants name & address:		
Postcode:		
Telephone number:		
Last 3 years tax paid?		

Property Being Purchased Details

Address:			
Postcode:			
OMV:	£	Purchase or Remortgage? :	
Loan:	£	Source of deposit:	
Description of property: (New build, Ex La, House, Flat, No of beds)?		Type of let: (AST, DSS, HMO, Student let)?	
Expected rental:	£ _____ Pcm.		
Contact for valuation:	Name: Tel:		
Vendors details:	Name: Tel:		

SOLICITORS DETAILS

Company Name:	
Acting Solicitor:	

Solicitors address:	
Contact details:	

CREDIT HISTORY DETAILS

Any mortgage, loan or rental arrears? Yes	No	Any CCJ's, defaults or credit problems?
Yes		
No	If yes to either of the above questions, please provide details in the box below.	

FEES

If you would like to pay your fee(s) by either credit or debit card, please complete the following details:	
Account number: _____/_____/_____/_____/_____	
Valid date: _____/_____/_____	Expiry date: _____/_____/_____
Issue number: ____ (Switch & Solo only)	3 digit Security code: _____
Card type: _____	Name(s) of account holder: _____
Signed: _____	
Date: _____/_____/_____	

**DIRECT DEBIT DETAILS
for mortgage payments**

Sort code: _____/_____/_____	Account number: _____
Name(s) of account holder: _____	
Name & address of Bank:	
Time with bank: ____ Years ____ Months	

ADDITIONAL INFORMATION

Please provide any other information that may be relevant in order for us to process your application below.

Your Declarations

<p>Client's declaration:</p> <p>I/We confirm (a) receipt of the above documents and (b) that the details given in this form (including all the details in the credit history section) are correct to the best of my/our knowledge. I/We understand that giving false information may jeopardize our mortgage and/or insurance application. I/We hereby give any 3rd party advisor to which you pass on our information the authority to act exclusively on our behalf in obtaining a suitable mortgage and/or insurance product from whichever lender/insurance provider they consider most appropriate. They have my/our authority to disclose personal details to a credit agency, the FSA or to a lender (for the purpose of obtaining an Agreement in Principle). If I/we request information or quotes on other mortgage and/or insurance products then our information may be passed on to the relevant companies. They may act on my/our behalf as intermediaries or as brokers in connection with my/our purchase or remortgage.</p>	
<p>Signed: _____</p>	<p>Date: ____/____/____</p>
<p>Submitted by: (Delete where Appropriate) Phone / Email /Fax / Existing Client</p>	<p>Date: ____/____/____</p>