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Fee Authority Letter to Client

Applicant 1: _____

Applicant 2: _____

Address: _____

I/We confirm our instruction to research new mortgage arrangements on my/our behalf. I/We understand that the broker does not guarantee me/us access to the lowest cost mortgage in the market. The Mortgage options made available to me/us will be based on my/our personal circumstances and lender criteria. I/We undertake to make available all appropriate documentation as required.

I/We Confirm that I/We are fully aware that:

There will be a fee charged by Advice First Financial for their services as outlined below.

This service is divided into 2 parts (1: Initial meeting & research, 2: Application & Loan offer). Our total fee for this comprehensive service is €945 (+23% Vat) for standard residential mortgage applications. €95 payable on initial discovery meeting and initial research, €400 payable on application assessment, with the balance €450 payable once an official Approval in Principle (AIP) has been secured from a lender.

For more complicated lending requirements fees will be arranged beforehand.

The fees paid at initial meeting & research and application stages are non-refundable even if the mortgage application is not successful. **We will not go to application stage if we think we will not be successful.** Once we have secured an offer and you elect not to proceed for any reason, we reserve the right to charge our fee for our advice and services. In the event of a lender rejecting an application from us on your behalf due to information or an unacceptable credit history not disclosed to us, we reserve the right to charge our fee.

I/We confirm that I/We have been fully apprised of all costs associated with this transaction and fully understand same. We wish to proceed.

Applicant 1 Signature: _____

Date: ___/___/___

Applicant 2 Signature: _____

Date: ___/___/___