

# Intermediary Additional Borrowing Application

intermediariesmatter



## TO BE COMPLETED BY THE MORTGAGE INTERMEDIARY ONLY

To ensure we give you and your client the best possible service, please complete the details below and provide the necessary documentation and fees.  
Failure to enclose up-to-date documents may result in a delay in processing this application.

- 1. Latest month's pay slip (and P60 if bonus/commission applicable)
- 2. Last two years' accounts or two years SA302S (if applicable)
- 3. For Buy-to-Let cases, evidence from one reputable letting agent of potential rent or sight of an existing tenancy agreement

- 4. Where more than one buy-to-let property is owned, an Asset & Liability statement must be completed
- 5. Additional information sheet(s) attached (if required)

Please also supply items listed 1 and 2 for guarantors

(Note: Originals must be enclosed unless copied and certified by intermediary)

Primary account no:

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Full name of intermediary (block capitals):

Name & address of office based at:

Email address:

Telephone number:

Fax number:

Network under which you are submitting this application:

Network FSA reference number:

Company FSA reference number:

Mortgage club for procurement fees to be paid:

Please visit [skipton-intermediaries.co.uk](http://skipton-intermediaries.co.uk) to use our case tracking facility.

Network sticker if applicable  
(If no sticker please attach appropriate Submission Sheet)

Name of your Skipton Intermediary Sales Manager:

If a Decision in Principle has been carried out please supply reference number:

- Note:**
- All Society literature is available on the intermediary website. You should ensure the applicant is provided with copies where appropriate. A Tariff of Charges must be provided on request.
  - It is vital you provide your email address in order for us to notify you that you can access a copy of the mortgage offer.
  - The Society can only accept applications for regulated mortgage contracts from intermediaries who are regulated by the Financial Services Authority (either directly authorised or as Appointed Representatives)

Level of service given:                      Advised                       Non-advised

Mortgage permission status: Directly authorised       Appointed Representative                       Not authorised   
Unregulated buy-to-let cases only

### Arrangement/advice fees

Fee description	Payable to	Amount	Payable on	Refundable

Amount of procurement fee to be passed back to client (if any):

£

Are you authorised for general insurance sales? **If Yes, please complete the boxes below.**

Yes  No

The Society is committed to the Council of Mortgage Lenders' objective of ensuring that mortgage and associated payments are protected against accident, sickness and redundancy. Please confirm you have discussed the benefits of this cover with the customer(s) by answering the questions below.

Cover is required with the Society Yes  No

Cover has been arranged under a separate contract Yes  No

Cover is not required and the customer understands the consequences Yes  No

(dd/mm/yy)

Signature of intermediary:

Date:

/                      /

**Data Protection Notice**

For the purposes of the Data Protection Act 1998 the Society will be the data controller responsible for the processing of your data in relation to your mortgage application, including any related insurance information contained within this application (household, mortgage payment protection, and other protection policies such as life cover), the ongoing operation of your mortgage account (if your application is approved), assessment of the performance of your account and, after the redemption of your mortgage, for statutory, regulatory, accounting, auditing or other lawful requirements. We may also use your information to develop products and services that may be of interest to you in the future. We will not keep your data longer than necessary. Your data may include 'sensitive information'. The Act defines 'sensitive information' as information about your racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health condition, sexual life, criminal record, pending court proceedings or sentence or any alleged offence. Any change in circumstances after this form has been completed must be disclosed to the Society, and where this changes your requirements you will be asked to confirm this in writing.

**1. APPLICANT DETAILS** FIRST APPLICANT SECOND APPLICANT

(Note: Please ensure you provide all details marked \* to enable a credit check to be carried out. Without them your application cannot be processed)

*Name:	*Date of birth	*Date of birth
Current address		
Time at address	Years                      Months	Years                      Months
Telephone number:	Home                      Work	Home                      Work
	Mobile	Mobile
	Email	Email
	Preferred method of contact (except email)	Preferred method of contact (except email)
	Preferred time of contact	Preferred time of contact
	Marital status	Marital status

\*Security address:

*Postcode

**2. OTHER OCCUPIERS OF THE MORTGAGED PROPERTY**

Will there be any persons who will reside in the mortgaged property on completion of the additional borrowing other than the applicants? Yes  No   
 If Yes, enter details below. If more than four people, please provide additional details on a separate sheet of paper.

(Note: Non-borrowing occupiers over the age of 17 may be required to complete a Form of Consent to the mortgage)

Title	Surname	First names	Relationship	Occupation	Date of birth
					/ /
					/ /
					/ /
					/ /

**3. EMPLOYED APPLICANT DETAILS** FIRST APPLICANT SECOND APPLICANT

What is your occupation?

Full-time Part-time Retired Student Other
Full-time Part-time Retired Student Other

*What is your annual gross basic income?	£	
*Any guaranteed bonus/overtime?	£	
*Any non-guaranteed bonus/overtime?	£	

(Note: You will need to provide the original of your latest payslip and your last P60) Please provide details of any other income on a separate sheet of paper.

Current employer details:

Name of employer	
Address	
Postcode	
Employer's tel	Employer's fax

Name of employer	
Address	
Postcode	
Employer's tel	Employer's fax

How long have you been with your current employer? **App 1**

Yrs	Mths
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How long have you been in your current role? **App 1**

Yrs	Mths
-----	------

Is your current employment permanent? Yes  No

**App 2**

Yrs	Mths
-----	------

Yrs	Mths
-----	------

Yes  No

**If No, please provide details on a separate sheet of paper**

Is this a family business? Yes  No  **If Yes, you will need to supply a letter from the accountant confirming details of employed income**

If you hold any shares in the company,  %  %  
 please confirm % shareholding. Please supply name and address of your accountant below.

**4. SELF-EMPLOYED APPLICANT DETAILS** FIRST APPLICANT SECOND APPLICANT

**If you are self-employed, please complete the next four questions.**  
 (Note: You will also need to provide your last two years' accounts for all self-employed earnings)

What is your trading name and address?

Postcode	
Tel	Fax

Postcode	
Tel	Fax

What is your percentage shareholding/share in partnership?  %

How long has the business/company/partnership been trading?  Years

%

Years

\*Net profit last year:  £

\*Net profit previous year:  £

£

£

Name and address of your accountant:

Postcode	
Tel	Fax

Postcode	
Tel	Fax

**5. CURRENT MORTGAGE DETAILS** FIRST APPLICANT SECOND APPLICANT

\*Do you have another mortgage or secured loan or any other loans outstanding? Yes  No

**If Yes, enter details below and indicate if the loan will be repaid on or before completion of your loan (where more space is required please enter details on a separate sheet of paper).**

**\*Secured loans (including mortgages and buy-to-lets)**

(Note: You will need to provide your latest annual statement(s) for any secured loans/mortgages)

Lender (eg Skipton Building Society)	Applicant 1/2/joint	Address against which loan is secured – number, road name and postcode essential	Account number	Outstanding term	Outstanding balance	Monthly payment	To be repaid?	Repayment type
					£	£		
					£	£		
					£	£		

Have you ever had a mortgage or loan application refused? Yes  No  Yes  No

Have you ever had a County Court Judgement for debt or a loan default registered? Yes  No  Yes  No

Have you ever been declared bankrupt or made an arrangement with creditors? Yes  No  Yes  No

Have you ever entered into any arrangements with your creditors or are you party to a voluntary arrangement? Yes  No  Yes  No

Have you had a court order/deed made against you for debt or is there any such action pending? Yes  No  Yes  No

Have you ever (voluntarily or otherwise) had a property repossessed by a lender or entered into any arrangements for mortgage arrears? Yes  No  Yes  No

If Yes to any of the above, enter details, enter 1st/2nd/joint to indicate if applicable to 1st, 2nd or joint applicant(s). Please supply further details on a separate sheet of paper.

1st/2nd/joint	Type	Date	Amount	Satisfied?

\*Unsecured loans/credit cards (where more space is required please provide further details on a separate sheet of paper.)

Lender	Applicant 1/2/joint	Address against which loan is secured – number, road name and postcode essential	Account number	Outstanding term	Outstanding balance	Monthly payment	To be repaid?
					£	£	
					£	£	
					£	£	

\*Do you make any maintenance/child support payments/payments to court? Yes  No  Yes  No

\*If Yes, how much per month? £  £

**6. INCOME AND EXPENDITURE ANALYSIS** FIRST APPLICANT SECOND APPLICANT

Please complete all areas below as accurately as possible. These fields are a mandatory requirement.

	Current Payment £	Is payment monthly? Y/N	Expected future payment £	Current Payment £	Is payment monthly? Y/N	Expected future payment £
Gross income per Month						
Net income per Month						
<b>Household Expenses</b>						
Mortgage Payment – residential property						
Service Charges						
Mortgage Protection						
House & Contents Insurance						
Heating eg gas/oil etc						
Electric						
Water						
Council Tax						
Telephone – landline						
Internet						
TV Licence						
Satellite						
Food & Groceries						
Extended Warranties eg laptops/appliances						
<b>Individual Expenses</b>						
Rent						
Loan						
Life Cover/Term Assurance						
Associated Mortgage(s) eg buy-to-let/guarantor etc						
Maintenance						
Child Support Payments eg CSA						
Child Care eg out of school clubs/holiday clubs						
Nursery/Childminder Fees						
Private School/Tuition Fees						
Pension Contribution						

	Current Payment £	Is payment monthly? Y/N	Expected future payment £	Current Payment £	Is payment monthly? Y/N	Expected future payment £
Health Insurance eg HSA/BUPA						
Other Insurances eg mobile phone						
Telephone – mobile						
Other regular commitments eg gym/entertainment/holidays/clothes						
Credit Cards						
Store Cards/Mail Order						
Car Insurance						
Car Costs/Travel						
Savings						
Total Outgoings						
Net Disposable Income After Outgoings						

## 7. ADDITIONAL BORROWING NEEDS

Additional borrowing product required:

Product code:  Estimated Value: £  Amount: £

Purpose of additional borrowing (estimates to cover the additional borrowing may be required for home improvements. If capital raising or debt consolidating, please give specific details).

Will any other borrowing be secured on the property as a second charge? Yes  No

If Yes, please give details of who second charge is with and amount on a separate sheet of paper.

Is the loan wholly or predominantly for the purposes of a business carried on by you or intended to be carried on by you? Yes  No

If Yes, please supply details of business purpose and amount of loan to be used for business purposes on a separate sheet of paper.

## 8. METHOD OF REPAYMENT - HOW WILL YOU REPAY YOUR LOAN?

Repayment  Interest-only  Part repayment/part interest-only

Where part repayment and part interest-only please state the amount you require on an interest-only basis: £

If any element is interest-only, how do you intend to repay the capital by the end of the term of the loan?

Where you have requested an interest only-mortgage, it is your responsibility to ensure you have sufficient funds to repay the mortgage at the end of the term. We recommend that you consider mortgage life assurance and critical illness cover, particularly in view of the financial commitment a mortgage represents. Should you die during the policy term, then life assurance will help by providing a lump sum to repay your outstanding mortgage.

## 9. TERM

The term of your additional borrowing can be the same as or shorter than your original loan. A longer term can be arranged in conjunction with your additional borrowing (subject to normal lending criteria) by extending the term of your original loan. Please select one of the following choices.

- Term of additional borrowing to be the same as that remaining on the original loan.
- Term of additional borrowing to be shorter than that on the original loan. Term requested:  Years
- Term of additional borrowing required to be longer than that on original loan. I/We give authority to extend the term of my/our original loan so that the additional borrowing term can be  Years

**(Note: Any extension to the original term will be subject to approval by the Society and a fee of £25 is payable. Please see Tariff of Charges)**

You should consider any impact this may have on any repayment vehicles and/or protection policies you have in place.

Where your requested term takes you beyond retirement age it is your responsibility to ensure you have sufficient funds to maintain payments to the end of the term.

## 10. PERSONAL GUARANTOR DETAILS (IF APPLICABLE)

Was the original loan supported by a personal guarantor? Yes  No

If Yes, please give full names and current address below.

  


If a guarantee is still required the guarantor will be required to enter into a new Deed of Guarantee to include the amount of the additional borrowing and will need independent legal advice.

## 11. PROPERTY DETAILS

Tenure of property:  
(ie freehold/leasehold/  
commonhold)

Date of construction:

Construction type:

If leasehold, what is  
the unexpired term  
and ground rent?

Yrs	£
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\*Property type/style:  
(eg house/flat/semi-  
detached, etc)

Number of:

Reception rooms  \*Bedrooms  Bathrooms  Garages/parking

Condition of property (please tick):

Good  Average  Poor  Not known

Heating (please tick):

Gas  Oil  Electric  Other  None

(Note: For full fee scales, see [skipton-intermediaries.co.uk](http://skipton-intermediaries.co.uk))

### Buy-to-let only

Anticipated monthly rental income: £

Is the property furnished? Yes  No  Unfurnished? Yes  No

Will the property be let on a multiple occupancy basis? Yes  No

If Yes, please confirm number of tenants:

If buy-to-let portfolio exists, please advise of rental income figure currently being received from all properties £

Total number of properties in portfolio:

Will the additional borrowing be for the direct financial benefit and advantage of all applicants? Yes  No

If No, please give details on a separate sheet of paper.

Will you or your dependant (who is wholly maintained by you) use the property solely for residential purposes? Yes  No

If No, please give details on a separate sheet of paper.

Are you obtaining, or have you received, an Improvement grant from the Local Authority?

If Yes, please give details on a separate sheet of paper of the Local Authority, the date and the amount of grant. Yes  No

## 12. CONVEYANCER DETAILS

In certain circumstances a conveyancer will be required. You will be advised if one is needed.

(Note: You should check whether your Conveyancer is on the Society's Panel. If not, the Society will instruct a separate Conveyancer to act for it, and two sets of costs may be incurred for which you will be liable.)

Name and address of firm:

Postcode

Name of person acting:

Telephone number:

Email address:

(Note: It is vital you obtain the email address from your conveyancer in order for us to notify them that a copy of the offer can be accessed)

## 13. YOUR BANK DETAILS

It is the Society's normal practice to release the additional borrowing by CHAPS payment.

Name of account holder:

Branch sort code:

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Bank/building society account number:

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Bank/building society name and address:

If the above bank account is in one name only, but the mortgage is held in joint names, both parties must sign here to authorise the release of funds to the above account.

Signature 1.	Date	/	/
Signature 2.	Date	/	/

- I/We require the additional borrowing to be released automatically after all offer conditions have been satisfied.
- I/We will contact the Society to advise when the additional borrowing is required.
- Payment by cheque

## 14. INSURANCES

### Mortgage payment protection insurance (not available on buy-to-let)

We strongly recommend you insure against the inability to meet your mortgage payments through accident, sickness or unemployment.

Please tick one of the following:

Cover understood but not required  Cover arranged elsewhere  Please contact me for a quote

### Household insurance

Skipton Building Society is able to offer a household product that provides protection for your buildings and contents, together with the flexibility to add optional covers to suit different or changing lifestyles.

Please contact me for a quote  Cover arranged elsewhere

### Contact details for insurance quotes

If you have indicated that you require a quote from the Society, please indicate below which of the contact numbers provided in this application form you would prefer us to use:

Home  Work  Mobile

## 15. GENERAL AND MEMBERSHIP DECLARATIONS - PLEASE READ CAREFULLY

### (Note: For Scotland all references to 'mortgage' also include 'security')

I apply for additional borrowing, which I understand will be secured on my property, on the basis of the information I have supplied.

I **consent** to the Society at any time transferring or otherwise disposing of the benefit of any loan, mortgage or any other security for the loan to any third party, whether or not a building society or associated body of a building society, without any further reference to me. If I am a Borrowing Member at that time I acknowledge that such a transfer will lead to the termination of my borrowing membership of the Society and the loss of my rights as a Borrowing Member of the Society.

I **declare** that:

- there are no existing loans or mortgages in my name with the Society or any other lender other than declared on this application form;
- I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or 'spent' offences by virtue of the Rehabilitation of Offenders Act 1974 or the Rehabilitation of Offenders Act (Northern Ireland) Order 1978;
- any person interested now or in the future in the loan may rely upon the truth and accuracy of the information given and in any supporting documentation or information supplied by me;
- if any of the information I have given changes before the additional borrowing is released, I shall advise the Society immediately.

### Application costs and mortgage report and valuation

I **acknowledge** that:

- the Society reserves the right to reject my application without giving any reason;
- a report and valuation on the property will be prepared (where necessary) by an external valuer. I understand that the report is a valuation for the Society only. This is a limited report and is not a Homebuyers or Building Survey. The Society is not an agent of the valuer or firm of valuers ('the valuer') and I am making no agreement with the valuer. Neither the Society nor the valuer will warrant, represent or give any assurance to me that the statements, conclusions and opinions expressed or implied in the report and valuation will be accurate and valid and the report and valuation if supplied will be without any acceptance of responsibility to me on the part of the valuer or the Society, even if the valuer is negligent in relation to the report and valuation.

### Your personal data

I **consent** to the Society using and disclosing the information contained in my application form and about my account in the following ways:

- passing the report and valuation to any other firm of valuers or surveyors if any further inspection or re-valuation is required at any time;
- using particulars in this application, any supporting documents or information whether relating to the property or not, the mortgage and conduct of the mortgage account and any information or documentation involving me or the property (which may include sensitive information) for initial and ongoing credit assessment purposes and in connection with the taking out of the mortgage, operation and statistical analysis of my mortgage account and to the passing of this information to the Society's agents and third party processors if this is necessary for any of these purposes. Data may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. I further consent to the Society passing the same to any transferee, potential transferee, guarantor, potential guarantor of the mortgage or their legal or mortgage intermediary;
- passing any details relating to the mortgage application up to and including completion of the loan to any mortgage intermediary who introduced my application to the Society;
- information about the mortgage including the purpose of the loan, its amount, any sums secured, the interest rate, the term of the loan and the repayment details being passed to any person who is required to sign the Society's standard Form of Consent or Form of Acknowledgement or their legal advisers;
- information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by the Society following formal demand, being passed to a credit reference agency;
- (in the event the property mortgaged is repossessed by the Society) information being passed to a credit reference agency;
- for registration on the arrears and possessions register maintained by the Council of Mortgage Lenders;
- disclosure to regulatory bodies for the purpose of monitoring compliance with any regulatory rules, and to the Financial Ombudsman Service for the purpose of complaints investigation;
- to make enquiries of authorised referees and licensed credit reference agencies who will supply the Society with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. The Society will use credit scoring methods to assess this application and to verify my identity. The Society may also make periodic searches of group records, credit reference agencies and fraud prevention agencies to manage my account and carry out ongoing credit risk assessment and statistical analysis of the performance of my account. These further searches will not be seen or used by other lenders to assess my ability to obtain credit. Credit searches and other information which is provided to the Society and/or the credit reference agencies, about me and those with whom I am

## 15. GENERAL AND MEMBERSHIP DECLARATIONS - CONTINUED - PLEASE READ CAREFULLY

- linked financially may be used by the Society and other companies if credit decisions are made about me, or other members of my household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my account;
- using my information to help develop and improve the products and services offered to me and other customers. The Society may also share information with other companies within the Skipton Building Society Group to help provide me with a high standard of service, (for example administrative purposes).
  - to prevent or detect fraud, or to assist in verifying my identity, the Society may make searches of Group records and at fraud prevention agencies who will supply information. The Society may also pass information to financial and other organisations involved in fraud prevention to protect it and its customers from theft and fraud. The Society, members of the Group, and other companies may use this information if decisions are made about me or others at my address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment;
  - If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.
  - Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to Compliance Department, Skipton Building Society, The Bailey, Skipton, North Yorkshire BD23 1DN, or from [skipton.co.uk](http://skipton.co.uk).
  - Passing relevant information to insurers in connection with any application for household mortgage payment protection and other protection policies such as life cover.

### I understand that:

- information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners. For the purposes of this application we may be treated as financially linked and my application will be assessed with reference to any 'associated' records of my partners. By stating a financial association with another party, I also declare that the Society is entitled to disclose information about my joint applicant and/or anyone else referred to by me; and search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;
- an 'association' between joint applicants and/or any individual identified as my financial partner, will be created at credit reference agencies, which will link our financial records. I and anyone else with whom I have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a "disassociation" at the credit reference agencies.

### DATA ACCESS

#### I understand that:

- with limited exceptions I can request in writing, upon payment of a fee, details which are held about me by the Society.
- I have the right of access to my personal records held by credit and fraud agencies. The Society will supply their names and addresses upon request.

### MARKETING CONSENT

#### I consent to receiving details of other products and services and confirm that I understand that:

- I can request **not** to receive any details from the Society about its own or Skipton Building Society Group products by writing to it at The Bailey, Skipton BD23 1DN, or by ticking this box: Applicant 1  Applicant 2
- the information provided in this application may be shared by the Society with other companies within the Skipton Building Society Group (a list of which is available on request) for marketing purposes. I understand that I may request the Society **not** to share my personal details with these companies by writing to it at The Bailey, Skipton BD23 1DN, or by ticking this box: Applicant 1  Applicant 2
- I can request **not** to receive any details by telephone about the Society's products by writing to it at The Bailey, Skipton BD23 1DN at any time, or by ticking this box: Applicant 1  Applicant 2

I consent to receiving details of the Society's products and services by email: Applicant 1  Applicant 2

**I confirm that I have read all answers including those completed in other than my own handwriting and confirm that all answers are correct and complete. To the best of my knowledge and belief the statements in these Declarations are true and correct.**

**I authorise you to take up references and check my identity in such ways that are deemed necessary.**

**I understand a Tariff of Charges is available on request.**

## 16. SIGNATURE AND AUTHORITY TO OBTAIN REFERENCES/INFORMATION AND PROCESS DATA

Please ensure you have carefully read all the insurance and general declarations on pages 6, 7 and 8 before signing below. It is important that you read and understand the section entitled 'Your Personal Data' and 'Marketing Consent'. By signing this application, you agree that we can use your information as described. If you have any questions please ask your adviser.

I hereby authorise and request you to provide Skipton Building Society with any information they may require.

Signature(s) of applicant(s): (dd/mm/yy) (dd/mm/yy)

1.	Date / /
----	----------

2.	Date / /
----	----------

### Declaration for exemption relating to businesses

I am/We are entering this agreement wholly or predominantly for the purposes of a business carried on by me/us or intended to be carried on by me/us.

I/We understand that I/we will not have the benefit of the protection and remedies that would be available to me/us under the Consumer Credit Act 1974 if this agreement were a regulated agreement under that Act.

I/We understand that this declaration does not affect the powers of the court to make an order under section 140B of the Consumer Credit Act 1974 in relation to a credit agreement where it determines that the relationship between the creditor and the debtor is unfair to the debtor.

I am/We are aware that, if I am/we are in any doubt as to the consequences of the agreement not being regulated by the Consumer Credit Act 1974 I/we should seek independent legal advice.

Signature(s) of applicant(s): (dd/mm/yy) (dd/mm/yy)

1.	Date / /
----	----------

2.	Date / /
----	----------

**(Note: Do not forget to complete a Direct Debit mandate if you do not already pay by this method as it is a condition of the offer that all payments are made by Direct Debit. If you do not pay by Direct Debit you will not receive the Direct Debit Discount)**

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

Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN

Telephone number: 0800 7076009\*

Fax: 01756 705714

[skipton.co.uk](http://skipton.co.uk)

Skipton Building Society is a member of the Building Societies Association. Skipton Building Society is authorised and regulated by the Financial Services Authority under registration number 153706 for accepting deposits, advising on and arranging mortgages and insurance. \*To help maintain quality and service some telephone calls may be recorded.

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