

Application for a Commercial Mortgage



commercial
packaging4u



0800 849 1352

Helping you build your business

www.commercialpackaging4u.co.uk

Please write 'not applicable' or 'N/A' in sections that do not apply.

1 Intermediary Section

Intermediary: _____ Contact: _____

Address: _____ Postcode: _____

FSA details: Are you Directly authorised? An appointed representative? An authorised network? Non-authorised?

Network: _____ FSA No: _____

Mobile No: _____ Tel No: _____ Fax No: _____

Email: _____ Are you advising the customer on this application? Yes No

2 Other introducer details

Introducer 1: _____ Contact: _____

Address: _____ Postcode: _____

FSA details: Are you Directly authorised? An appointed representative? An authorised network? Non-authorised?

Network: _____ FSA No: _____

Mobile No: _____ Tel No: _____ Fax No: _____

Email: _____ Are you advising the customer on this application? Yes No

Introducer 2: _____ Contact: _____

Address: _____ Postcode: _____

FSA details: Are you Directly authorised? An appointed representative? An authorised network? Non-authorised?

Network: _____ FSA No: _____

Mobile No: _____ Tel No: _____ Fax No: _____

Email: _____ Are you advising the customer on this application? Yes No

3 Fees being charged to the customer

	Amount	Reason	Payable when?	Amount refundable
Intermediary:				
Introducer 1:				
Introducer 2:				

4 Mortgage requirements & details

Purpose of loan: _____

Loan Amount: £ _____ over 00 yrs.

Type of Mortgage: Capital Interest only Fixed

Is the application made by a limited company? Yes No

Do you or a related person (spouse, common law partner, parent, sibling, child, grandchild, grandparent) dwell or intend to dwell at part of the property being included as security? Yes No

*If yes, does this part exceed 40% of the total security area? Yes No

Have you received a key facts illustration for this application from your intermediary? Yes No

Is your residential address being used as additional security? Yes No

4 Mortgage details (continued)

Financial Status

2 Years Audited Accounts Management Accounts Rental Income Employment Income
 Declaration & Accountants Letter Self Declaration

Credit Status

Any existing CCJs None Yes Number of unsatisfied CCJs in the past 2 years: Value:

Highest arrears in past 12 months:

Previous Bankruptcy: None Yes If yes, when was it discharged:

I.V.A.: None Completed over 2 years Completed over 1 year Current and satisfactory

5 Personal details of borrowers/guarantors on Limited Company applications

Applicant 1

Title: (Mr Mrs Miss Ms Other)

Full name:

NI Number:

Permanent residential address:

Postcode:

Years at this address: Owner Tenant

Monthly mortgage / rental paid: £

Mortgage balance: £

Mortgage company:

Estimated Value: £

Home tel:

Mobile:

Work tel:

Fax:

Email:

Nationality:

Date of birth:

Marital status:

Children / dependents No: Ages:

Previous address (if less than 3 years):

Postcode:

Years at this address: Owner Tenant

* If current mortgage has been taken out less than 12 months ago - please use the details for the previous mortgage company and account number.

Applicant 2

Title: (Mr Mrs Miss Ms Other)

Full name:

NI Number:

Permanent residential address:

Postcode:

Years at this address: Owner Tenant

Monthly mortgage / rental paid: £

Mortgage balance: £

Mortgage company:

Estimated Value: £

Home tel:

Mobile:

Work tel:

Fax:

Email:

Nationality:

Date of birth:

Marital status:

Children / dependents No: Ages:

Previous address (if less than 3 years):

Postcode:

Years at this address: Owner Tenant

* If current mortgage has been taken out less than 12 months ago - please use the details for the previous mortgage company and account number.

6 Applicant's employment details

Applicant 1:

Name of employer:

Address of employer:

Postcode:

Basic salary p.a. £

Length of service:

Do you intend to continue? Yes No

Previous employer (if less than three years):

Details of any additional income p.a. £

Partners income: £ per

Source:

Applicant 2:

Name of employer:

Address of employer:

Postcode:

Basic salary p.a. £

Length of service:

Do you intend to continue? Yes No

Previous employer (if less than three years):

Details of any additional income p.a. £

Partners income: £ per

Source:

7 Business details - IF LIMITED COMPANY, PERSONAL GUARANTEES AND SOLICITORS ADVICE WILL BE REQUIRED.

Trading name of business:

Trading address:

Postcode:

Trading type: Sole trader Ltd. Company Partnership

Country of registration:

Registration number:

VAT number:

Nature of business:

No. of partners:

Is this company already trading? Yes No

Is the company in the process of setting up? Yes No

1. Director / Shareholder / Partner Name:

Age: Status: Shareholding:

Address:

2. Director / Shareholder / Partner Name:

Age: Status: Shareholding:

Address:

3. Director / Shareholder / Partner Name:

Age: Status: Shareholding:

Address:

Please provide details of any other directors/shareholders/partners on a separate sheet and append to this form, marking the number of continuation sheets here:

Pages:

Applicant 1

Full name:

Address:

Postcode:

Occupation, please state your trade / profession:

New business income: £

Company trading name:

How long self employed?

Gross personal income: £

Applicant 2

Full name:

Address:

Postcode:

Occupation, please state your trade / profession:

New business income: £

Company trading name:

How long self employed?

Gross personal income: £

I/We certify that all the above information is both current and correct. Given the income declared above, I/we are financially able to meet the monthly payments on my/our proposed Lender facility together with the payments on all other existing financial commitments (including my/our first mortgage if applicable). I/We certify that I/we am/are not in receipt of or claiming any state benefit. I/We understand that the information contained in this form will be relied upon by whichever Lender makes the mortgage advance.

Please complete all the relevant sections before signing the form**Applicant 1**

Signed:

Name: (please print)

Date:

Applicant 2

Signed:

Name: (please print)

Date:

9 Property to be mortgaged

Address:		Postcode:	
Vendor's name:			
Address:		Postcode:	
Description of property:			
Intended use of property:			
Purchase price: £		Estimated value: £	
Source of deposit (please provide evidence i.e. savings):			£
Date purchased:		Purchase price: £	
Current value (bricks and mortar only): £		Rental/letting income (if appropriate) p.a: £	
Vacant possession on completion: <input type="radio"/> Yes <input type="radio"/> No		Tenure: <input type="radio"/> Freehold <input type="radio"/> Leasehold	
Unexpired term: _____ Years		Annual rent: £ _____ Rent review dates: _____	
Existing mortgages:		Balance outstanding: £	
Account No: _____		Sort Code: _____ Account Name: _____	
Type of account held: <input type="radio"/> Mortgage <input type="radio"/> Overdraft <input type="radio"/> Business Loan <input type="radio"/> Loan			
Account Manager's name:		Telephone No: _____	

10 Additional Security Address

Address:		Postcode:	
Description of property (e.g. Office, Shop etc)			
What is the usage/trade of the property:			<input type="radio"/> Investment <input type="radio"/> Owner occupied
Purchase price: £		Estimated value: £	
Current value*: £			
Confirm owner's on: <input type="radio"/> Additional / <input type="radio"/> Current Security			
Rental/letting income (if appropriate) p.a: £			Vacant possession on completion: <input type="radio"/> Yes <input type="radio"/> No
Tenure: <input type="radio"/> Freehold <input type="radio"/> Leasehold		Unexpired term: _____ Years	
Annual rent: £		Rent review dates: _____	
Existing mortgages:		Balance outstanding: £	
Account No: _____			

If additional security is available to form part of the application, please complete this section again on a new application form and attach.
*Remortgages only. **Please supply any copy of leases / tenancies.**

11 Solicitor's and Accountant's Information

Name and address of solicitors acting for borrower:			
			Postcode:
Contact name:		Number of partners:	
Tel No: _____		Fax No: _____ Email: _____	
Name and address of accountants acting for borrower:			
			Postcode:
Contact name:		Number of partners:	
Tel No: _____		Fax No: _____ Email: _____	

12 Building Insurance

Existing policy number:

Sum insured:

Authority to amend existing buildings insurance

This is to confirm I/we give my/our authority for Commercial Mortgages 4U/Commercial Processing Centre/Commercial Packaging 4U or Select Finance Ltd to deal with _____ on my/our behalf and arrange to have my/our current buildings insurance policy amended to show the interest of the new lenders : _____ and increase the cover to : £ _____

Signed:

Print:

Date:

Signed:

Print:

Date:

13 Occupancy Declaration

Please could you confirm if there is anyone over the age of 17 occupying the security address (other than tenants, if applicable):

*Yes No * If yes please state their full names:

1.

2.

3.

4.

5.

Please could you confirm if the premises are solely for business use: *Yes No

14 Any Other Occupants at Security Address

14 Any Other Occupants at Security Address continued

15 CCJ Explanation / Arrears Explanation

16 Bankruptcy / IVA Details. Please Provide Solicitor's Details.

17 One and the Same

To: The Lender

Could you please arrange, upon completion of our loan, for the proceeds to be transferred directly into our bank account below:

Lender's Reference:

Applicant's Name:

Security Address:

Postcode:

Bank Details

Bank Name:

Bank Address:

Postcode:

Account No:

Sort Code:

I confirm that we understand that there will be a fee for the telegraphic transfer and we agree that this can be deducted from the loan.

Signed:

Date:

PRINT NAME:

Signed:

Date:

PRINT NAME:

You are hereby instructing _____

to arrange a mortgage or remortgage on a Residential, Investment or Commercial property.

Our fee in this matter covers our research, advice, compliance, regulatory and administration costs in overseeing the application and arranging a mortgage offer in line with the Key Facts Illustration/quotation issued to you.

Our fees and all other fees associated with the mortgage are indicated in writing in the Combined Initial Disclosure Document (CIDD) and Key Facts Illustration or Terms of Business and quotation.

The fee for arranging this facility will be £ _____

By signing this fee agreement, you are giving your irrevocable authority for us to:

- Instruct your solicitor/conveyancer to deduct our fee from the mortgage funds received and to forward the fee payment to us directly within 3 days of completion.
- If you are in receipt of an acceptable mortgage offer and the transaction does not proceed to completion then you give your irrevocable authority for the arrangement fee to be paid via your credit/charge card, the details of which are as follows:

Type of card: _____

Name on card: _____

Card no: _____

Expiry Date: _____ Issue Date: _____ Iss No: _____

Security Number: (last three digits on reverse of card: _____

I/we _____ hereby accept and agree to be bound by the aforementioned conditions.

I/We have agreed to a fee amount of £ _____ which becomes payable upon the release of an acceptable mortgage offer but will be deferred until completion however if for any reason this does not proceed to completion I/We understand the fee will taken via the card details given..

Security Address: _____

Postcode: _____

Client signature: _____ Date: _____

Client signature: _____ Date: _____

Broker signature: _____ Date: _____

Declaration: Notice under the data protection act

Please sign beside each 'x' (This places you under no obligation) - I/We declare that the statements and particulars in this application form are true and accurate to the best of my/our knowledge and belief, and shall form part of any subsequent agreement. I/we agree such information might be relied upon by all third parties to whom Commercial Packaging 4U (Select Finance Ltd) is authorised to disclose the same as if such third parties had received the information directly.

CUSTOMER INFORMATION AND DATA PROTECTION: In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies and checking your details with Fraud Prevention Agencies. The Credit Reference Agencies will keep details of any searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners. For the purpose of this application, you may be treated as financially linked and your application will be assessed with reference to any 'associated' records. If you are a joint applicant, or if you have told us of some other financial association with another person, you must make sure that you are entitled to (a) disclose information about your joint application and anyone referred to you by you; and (b) authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies. If you have requested payment protection insurance and/or home insurance, we may pass information about you to any organisation approved by us, to enable them to arrange and administer the requested plan for the purpose of underwriting, claims handling and fraud prevention (which could include passing details to other insurers). Please telephone us on: 0800 849 1352 if you want details of those Credit Reference Agencies and Insurers from whom we obtain and to whom we pass information about you. You have a legal right to these details. You have a right to receive a copy of the information we hold about you, if you apply to us in writing. A fee will be payable.

CUSTOMER CONSENT - IMPORTANT, PLEASE READ BEFORE YOU SIGN: By signing this application form, you consent to us disclosing details about you as described above. Also you consent to us disclosing your name and address to the lender or lenders to which we submit your application. In particular, your details may be used and disclosed so that you can be provided with information about goods and services offered by us and other organisations, which may be of interest to you. If you do not wish to receive marketing information, you may write to us at any time, or put a tick or cross in this box You also consent to us using an automatic calling system to send you a recorded telephone message or we may contact you by fax, electronic mail, telephone (including Interactive Voice Recording), SMS/Text Message, other on-line or interactive media, as part of administering your account and for the purpose of direct marketing. Telephone conversations between you and us may be monitored and/or recorded to assist us in improving customer services. If you do not wish us to contact you by fax, electronic mail, other on-line or interactive media for the purpose of direct marketing, you may write to us at any time. You also confirm that all the details you have given us are true and complete, that you are 18 years of age or over and that the details may be verified.

Applicant 1

Applicant 2

x Signature

Date:

x Signed

Date:

Authority for references

Please return this completed application form to us at the address on the next page

Commercial Packaging 4U / Commercial Mortgages 4U / Select Finance Ltd / Commercial Processing Centre / Broker Services 4U and/or any other introducer may obtain such references as you may deem necessary for purposes of confirmation, credit assessment and accountant management from my employer(s) banker(s), accountant(s), previous mortgage lender(s), credit reference agencies, Councils, Housing Association or parties as you may consider appropriate.

x Signature (applicant 1)

Date:

x Signature (applicant 2)

Date:

x Signature (applicant 3)

Date:

Commercial Packaging 4U / Commercial Mortgages 4U / Select Finance Ltd / Commercial Processing Centre / Broker Services 4U and/or any other introducer may obtain such references as you may deem necessary for purposes of confirmation, credit assessment and accountant management from my employer(s) banker(s), accountant(s), previous mortgage lender(s), credit reference agencies, Councils, Housing Association or parties as you may consider appropriate.

x Signature (applicant 1)

Date:

x Signature (applicant 2)

Date:

x Signature (applicant 3)

Date:

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x Signature (applicant 1)

Date:

x Signature (applicant 2)

Date:

x Signature (applicant 3)

Date:

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x Signature (applicant 1)

Date:

x Signature (applicant 2)

Date:

x Signature (applicant 3)

Date:

Commercial Packaging 4U

Genesis House,
25a Highfield Road,
Bushey, Herts.
WD23 2QJ



Commercial Packaging 4U

Genesis House,
25a Highfield Road,
Bushey, Herts. WD23 2QJ

f: 01923 655 440

Be on the ball!



0800 849 1352



enquiries@commercialpackaging4u.co.uk



www.commercialpackaging4u.co.uk



USE OF YOUR INFORMATION

To administer and service this application and any mortgage advance that may be made by any company within the Commercial First group and for related purposes Commercial First may obtain, use and process personal data on you and the individuals named in this form and transfer such data to our group companies, professional advisers, third party mortgage service and administration companies and our group bankers or securitisation financiers. If you have asked for a building insurance quote then Commercial First Insurance Services Limited will pass your personal data to insurers. Such data may include "sensitive personal data", as defined by the Data Protection Act 1998.

You consent to disclosure by Commercial First of any confidential information (whether financial or otherwise) to any person who may be asked to provide any security or guarantee for the mortgage or their legal adviser. You agree to Commercial First discussing the progress of this application (and any associated matters) with, and to sending copies of any correspondence to, your Intermediary and our professional advisers.

It is important that you provide accurate information. Commercial First will search records relating to you at credit reference agencies ("your records"). They will add details of our search and your application to your records and this will be seen by other organisations that make searches.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We will check your details with fraud prevention agencies, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all type of insurance
- Checking details of job applicants and employees

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Commercial First, the credit reference agencies and the fraud prevention agencies will also use your records for statistical analysis about credit, insurance and fraud. Commercial First may also use information about you to carry out market research.

Please telephone Commercial First on 01277 358 200 if you want to have details of the names of those credit reference and fraud prevention agencies. You have a legal right to these details.

You have a right to receive a copy of the information Commercial First holds about you if you request it in writing. A fee will be payable.

DECLARATION

I/We, the undersigned, declare that the replies to the questions contained herein are true and complete in every respect to the best of my/our belief and I/We understand that they will be relied upon by, and may form the basis of any contract between, the applicant(s) and the Commercial First group company making the advance.

Signed:

Signed:

Date:

Date:

PRINT NAME:

PRINT NAME:

Where the applicant is a Limited Company or Partnership
Capacity:

Capacity:

Commercial First is the trading style of Commercial First Mortgages Limited (Co. No. 4461486) (Authorised and Regulated by the Financial Services Authority for residential mortgage purposes and certain business loans) and Commercial First Business Limited (Co. No. 5289018). Building insurance quotes provided by Commercial First Insurance Services Limited. Commercial First Insurance Services Limited is an introducer appointed representative of Sterling Insurance Company Limited who are authorised and regulated by the Financial Services Authority for general insurance business. It is not a member of the Sterling Insurance Group. It does not charge a fee for its services. Commercial First's registered office is at 95 The Promenade Cheltenham Gloucestershire GL50 1WG

Borrows Details:

I/We: Name:

Address:

Postcode:

Commercial First:

Commercial First Mortgages Limited or Commercial First Business Limited

of Lutea House, The Drive, Warley Hill Business Park, Great Warley, Brentwood, Essex CM13 3BE

Commercial First's Solicitors:

Ellistons LLP of Lutea House, The Drive, Warley Hill Business Park, Great Warley, Brentwood, Essex CM13 3B

or **Barnetts** of Southport Business Park, Wight Moss Way, Southport PR8 4HQ

or **Turner Macfarlane Green** of RWF House, 5 Renfield Street, Glasgow G2 5EX

I/We also authorise you to send the title deeds (if applicable) to Commercial First's solicitors, as detailed above, on request.

All Borrowers to sign:

Applicant 1: Full Name:

Signature:

Date:

Applicant 2: Full Name:

Signature:

Date:

Please fill in the whole form including official use box using a ball point pen and send it to:

Commercial First Mortgages Limited _____
 Lutea House, Warley Hill Business Park, The Drive, _____
 Great Warley, Brentwood, Essex CM13 3BE _____

Instructions to your Bank or Building Society to pay Direct Debits

Originator's Identification Number

4	1	3	5	8	0
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Name(s) of account holder(s)

FOR COMMERCIAL FIRST MORTGAGES LTD OFFICIAL USE ONLY

This is not part of the instruction to your Bank or Building Society

Bank or Building Society account number

--	--	--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--	--

(from the top right hand corner of your cheque)

Name and full postal address of your Bank or Building Society Branch

To: The Manager Bank/Building Society _____

Address _____

Postcode _____

Instructions to your Bank or Building Society

Please pay Commercial First Mortgages Limited Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Commercial First Mortgages Limited and, if so, details may be passed electronically to my Bank/Building Society.

Signature(s) _____

Date _____

Reference Number

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Bank and Building Societies may not accept Direct Debit instructions for some types of account



This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Commercial First Mortgages Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Commercial First Mortgages Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

