

# Application for a Commercial Mortgage



commercial  
mortgages4u



**0800 583 0202**

**Helping you build your business**

[www.commercialmortgages4u.co.uk](http://www.commercialmortgages4u.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   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:

## 8 Declaration of affordability

### 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

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**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:

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Applicant's Name:

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Security Address:

---

---

---

Postcode:

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**Bank Details**

Bank Name:

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Bank Address:

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---

---

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.

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Date:

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Date:

x Signature (applicant 3)

Date:

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Date:

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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 Mortgages 4U

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



### Commercial Mortgages 4U

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

f: 01923 655 440

# Be on the ball!



**0800 583 0202**



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**www.commercialmortgages4u.co.uk**

