

commercial mortgage application form



Please return this completed application form to Commercial Mortgage Group, Kings House, 14 Orchard Street, Bristol BS1 5EH. Please write "not applicable" or "N/A" in sections that do not apply.

A. intermediary details

1 intermediary section			
intermediary	Commercial Mortgage Group	contact	
address	Kings House, 14 Orchard Street, Bristol BS1 5EH		
FSA: are you	<input checked="" type="checkbox"/> a directly authorised firm	<input type="checkbox"/> an appointed representative	<input type="checkbox"/> an authorised network <input type="checkbox"/> non-authorised
network:	FSA no. 456751		
mobile no.	tel. no. 0117 905 5100	fax no. 0117 905 5145	
email	are you advising the customer on this application? <input type="checkbox"/> yes <input type="checkbox"/> no		

2. other introducer details

introducer 1	contact		
address			
FSA:	<input type="checkbox"/> a directly authorised firm	<input type="checkbox"/> an appointed representative	<input type="checkbox"/> an authorised network <input type="checkbox"/> non-authorised
network:	FSA no.		
tel. no.	are you advising the customer on this application? <input type="checkbox"/> yes <input type="checkbox"/> no		
introducer 2	contact		
address			
FSA:	<input type="checkbox"/> a directly authorised firm	<input type="checkbox"/> an appointed representative	<input type="checkbox"/> an authorised network <input type="checkbox"/> non-authorised
network:	FSA no.		
tel. no.	are you advising the customer on this application? <input type="checkbox"/> yes <input type="checkbox"/> no		

3. fees being charged to the customer

	amount	type of fee	payable when?	amount refundable
intermediary				
introducer 1				
introducer 2				

4. identity verification certificate

name of applicant/guarantor 1	name of applicant/guarantor 2
which of the following have you carried out with each applicant/guarantor?	
face to face identification <input type="checkbox"/> applicant/guarantor 1 <input type="checkbox"/> applicant/guarantor 2	non face to face identification <input type="checkbox"/> applicant/guarantor 1 <input type="checkbox"/> applicant/guarantor 2
If you have carried out face to face identification please certify by signing and dating one evidence of name and one evidence of address. This is required for each applicant.	if you have carried out non face to face identification please certify by signing and dating one evidence of name, one evidence of address and one other document which may be either evidence of name or address. This is required for each applicant.

identity verification certificate continued

evidence of name	app 1 app 2		evidence of address	app 1 app 2	
	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
current full signed passport (black & white copy only)	<input type="checkbox"/>	<input type="checkbox"/>	electoral roll	<input type="checkbox"/>	<input type="checkbox"/>
resident permit issued to EU Nationals by Home Office	<input type="checkbox"/>	<input type="checkbox"/>	recent mortgage statement	<input type="checkbox"/>	<input type="checkbox"/>
current UK/EU Photocard Driving Licence (both sides of photocard and counterpart)	<input type="checkbox"/>	<input type="checkbox"/>	current local authority council tax bill	<input type="checkbox"/>	<input type="checkbox"/>
current full UK Driving Licence (old style)	<input type="checkbox"/>	<input type="checkbox"/>	recent bank/building society statement (within last 3 months) no internet statements	<input type="checkbox"/>	<input type="checkbox"/>
firearms certificate	<input type="checkbox"/>	<input type="checkbox"/>	recent utility bill (within last 3 months)	<input type="checkbox"/>	<input type="checkbox"/>
state pension/benefits book/notification letter	<input type="checkbox"/>	<input type="checkbox"/>	no mobile phone bills	<input type="checkbox"/>	<input type="checkbox"/>
sub contractors certificate, bearing the holders photograph (C1S4, C1S5, C1S6) construction industry	<input type="checkbox"/>	<input type="checkbox"/>	current UK/EU photo driving licence (if not used as evidence of name)	<input type="checkbox"/>	<input type="checkbox"/>
recent inland revenue tax notification (within last 12 months)	<input type="checkbox"/>	<input type="checkbox"/>	current full UK driving licence (old style) (if not used as evidence of name)	<input type="checkbox"/>	<input type="checkbox"/>
			local council rent card or tenancy agreement	<input type="checkbox"/>	<input type="checkbox"/>

FOR COMPANY APPLICATION ONLY: **evidence of address** (please provide one of the following)

utility bill (within the last 3 months)	<input type="checkbox"/>	certified copy
business rate demand	<input type="checkbox"/>	certified copy
bank statement	<input type="checkbox"/>	certified copy

where ID not available

A letter or statement from a person in a position of responsibility (ie Solicitor, Doctor, Teacher) who knows the client is acceptable and must confirm the following: **"confirm that the client is who he says he is and confirm his permanent address"**

please tick box if this option has been used

certified identification

All copy documents should be certified by one of the following: UK Lawyer, Banker, Authorised Financial Intermediary, Mortgage Broker, Accountant, Post Master/Sub Post Master.

Certified copies of identification should be dated and signed "original seen". If the evidence contains a photograph the adviser should also sign to confirm that the photograph shows a likeness to the person.

I, _____ Sign

(please sign and print name) on behalf of _____

confirm that the attached are certified copies.

My FSA registration number is _____ (if applicable)

B application details

1. applicant summary

applicant _____

preliminary proposal for a commercial mortgage £ _____ over _____ years

advance requested on capital and interest 3 years interest only reverting to capital and interest for the remainder of the loan term (not available on 81%-85% Ltv lending).

advance requested on 3m variable tracker initial fixed period (3 years from end of each quarter)

purpose of loan; _____ purchase remortgage

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 offered as security? yes no

if so does this part exceed 40% of the total security area? yes no

1. applicant summary continued	
have you received a key facts illustration for this application from your intermediary? <input type="checkbox"/> yes <input type="checkbox"/> no	
financial status <input type="checkbox"/> minimum 1 year accounts (professionally prepared by chartered/certified accountant) <input type="checkbox"/> rental income <input type="checkbox"/> employed income <input type="checkbox"/> self declaration & accountants letter/projections for new business	
credit status any existing CCJs <input type="checkbox"/> none <input type="checkbox"/> yes no. of unsatisfied CCJs in past 2 yrs value £	
no. of missed mortgage payments in last 12 months (re-mortgages only)	
previous bankruptcy <input type="checkbox"/> none <input type="checkbox"/> yes if yes, when was it discharged	
IVA: <input type="checkbox"/> none <input type="checkbox"/> completed over 2 years <input type="checkbox"/> completed over 1 year <input type="checkbox"/> current & satisfactory	
explanation for any CCJ's/arrears/previous/bankruptcy/IVA	
<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>	

2. personal details of borrowers/guarantors on Limited Company applications	
applicant 1 title <input type="checkbox"/> mr <input type="checkbox"/> mrs <input type="checkbox"/> miss <input type="checkbox"/> ms	applicant 2 title <input type="checkbox"/> mr <input type="checkbox"/> mrs <input type="checkbox"/> miss <input type="checkbox"/> ms
full name	full name
home address	home address
years at this address <input type="checkbox"/> owner <input type="checkbox"/> tenant	years at this address <input type="checkbox"/> owner <input type="checkbox"/> tenant
are you on the voter's roll <input type="checkbox"/> yes <input type="checkbox"/> no	are you on the voters role <input type="checkbox"/> yes <input type="checkbox"/> no
if no please provide explanation	if no please provide explanation
outstanding mortgage/rental paid	outstanding mortgage/rental paid
estimated value	estimated value
home tel mobile	home tel mobile
work tel	work tel
nationality	nationality
national insurance no.	national insurance no.
dob marital status	dob marital status
children/dependents no. ages	children/dependents no. ages
previous address (if less than 3 yrs)	previous address (if less than 3 yrs)
<input type="checkbox"/> owner <input type="checkbox"/> tenant	<input type="checkbox"/> owner <input type="checkbox"/> tenant

3. applicant's employment details

employed

applicant 1	applicant 2
name of employer	name of employer
occupation	occupation
address of employer	address of employer
tel. no.	tel. no.
basic salary p.a. £	basic salary p.a. £
overtime/commission/bonus/other p.a. £	overtime/commission/bonus/other p.a. £
length of service	length of service
do you intend to continue? <input type="checkbox"/> yes <input type="checkbox"/> no	do you intend to continue? <input type="checkbox"/> yes <input type="checkbox"/> no

self employed/limited company/sole trader/partnership delete as applicable

name of business	name of business
address	address
nature of business	nature of business
date of incorporation	date of incorporation
% shareholding	% shareholding
status	status
net profit for last 3 years £ £ £	net profit for last 3 years £ £ £

4a. property to be mortgaged

please select: purchase refinance*

address _____

description of property _____ intended use of property _____

is the property investment owner/occupied part investment/part owner occupied
(if so please state which parts are which) _____

purchase price £ _____ estimated value £ _____ cash stake £ _____

source of deposit _____

date purchased* _____ purchase price £* _____ current value £* _____

rental/letting income if appropriate p.a. £ _____ vacant possession on completion yes no

tenure freehold (or feuhold in Scotland) leasehold title number (if known) _____

unexpired term _____ years annual rent £ _____ rent review dates _____

existing mortgagee _____

balance outstanding _____ account no. _____

confirmation of identity of anyone aged 18 or above who will occupy the property together with an explanation of the basis upon which they occupy (copies of leases, licences etc should be forwarded with the application). **NB if no details are completed this will be taken as confirmation there are no such occupiers.**

occupier	age	relationship to applicant(s)
_____	_____	_____
_____	_____	_____
_____	_____	_____

4b. additional security (if available)

address _____

description of property _____ tenanted owner occupied

date purchased _____ estimated value £ _____

existing mortgagee _____ balance o/s _____

arrears _____

tenure freehold (or feuhold in Scotland) leasehold title number (if known) _____

5. insurance

You must have buildings insurance on any property mortgaged to us. We do not insist that the insurance is arranged through us but if you would like Commercial First to obtain a quote please indicate below:

please contact me to provide a quote for buildings insurance

I already have buildings insurance and do not want you to obtain a quote

6. solicitors and general information 7. accountants information

name and address of your solicitors NB. Purchases only. _____ _____ _____ contact name _____ tel. no. _____ fax no. _____	name & address of accountants _____ _____ _____ contact name _____ tel. no. _____ fax. no. _____
--	--

8. declaration of affordability (if appropriate to this application)

1. applicant's full name _____

how long self employed? _____ gross personal income £ _____

2. applicant's full name _____

how long self employed? _____ gross personal income £ _____

I/We certify that all the above information is both current and correct and relates to the income that will be generated from the property being mortgaged. Given the income declared above, I/we are financially able to meet the monthly payments on my/our proposed Commercial First 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 Commercial First group company makes the mortgage advance.

9. broker fee deduction (if applicable)

to Commercial First, Lutea House, Warley Business Park, The Drive, Great Warley, Brentwood, Essex CM13 3BE

we have agreed to pay our broker name _____ a fee amounting to £ _____ _____ only (in words)	signed on behalf of all applicants _____ signed _____ date _____ PRINT NAME _____
---	--

In order to assist us in the discharge of this fee and for the sake of convenience we would be grateful if you could arrange for the sum detailed in the broker fee deduction section to be deducted from the loan proceeds and paid direct to our brokers, upon completion of the advance. **We understand that if our broker is not the intermediary who submitted the application to Commercial First (the "Submitting Intermediary"), that you will pay any broker fee to the Submitting Intermediary for onward distribution to our broker. We also understand that it is not a condition of your advance that any broker fees are payable and any broker fee is a matter for agreement between ourselves and our broker.**

notes on the application

declaration

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 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 358200 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
<small>where applicant is a Limited Company or partnership</small>	
capacity	capacity

commercial mortgage application form

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, an appointed representative of Barclay Willis Limited, who are authorised and regulated by the Financial Services Authority for non-investment insurance contracts.

Commercial First's registered office is at 95 The Promenade Cheltenham Gloucestershire GL50 1WG

10. Instructions to your Bank or Building Society to pay Direct Debits



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
Name(s) of account holder(s)
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
To: The Manager Bank/Building Society
Address
Postcode
Reference Number

Instructions to your Bank or Building Society to pay Direct Debits

Originator's Identification Number

4	1	3	5	8	0
---	---	---	---	---	---

FOR COMMERCIAL FIRST MORTGAGES LTD OFFICIAL USE ONLY
This is not part of the instruction to your Bank or Building Society

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

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

DDI

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.

Commercial Mortgage Group

Kings House,
14 Orchard Street,
Bristol BS1 5EH

