



Commercial
Mortgage
Solutions

COMMERCIAL MORTGAGE APPLICATION FORM

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Delivering specialist solutions to the commercial market



National Association of Commercial Finance Brokers

Application Form

Introducer (if applicable)

Firm:	<input type="text"/>
Contact Name:	<input type="text"/>
Address:	<input type="text"/>
	<input type="text"/>
	Postcode: <input type="text"/>
Telephone:	<input type="text"/>
Mobile:	<input type="text"/>
Fax:	<input type="text"/>
Email:	<input type="text"/>

Borrower

Borrower (please select):	Individual <input type="checkbox"/>	Partnership <input type="checkbox"/>	Limited Co. <input type="checkbox"/>	Other <input type="checkbox"/>
Borrower Name:	<input type="text"/>			
Correspondence Address:	<input type="text"/>			
	<input type="text"/>			
	Postcode: <input type="text"/>			
Ltd Co. Registration No.:	<input type="text"/>			
Telephone Number(s):	<input type="text"/>			
Fax:	<input type="text"/>			
Email:	<input type="text"/>			

Proposal

Security Address:			
	Postcode:		
Estimated Value:	£	Repayment Method:	Repayment / Interest Only
Advance Required:	£	Term Required:	years
Tenure (please select):	Freehold/Leasehold/Feuhold	If leasehold please confirm unexpired term:	years
Property description:			
Occupants:			
Who should the valuer contact for access?	Name:	Telephone No:	
Do you or a related person dwell or intend to dwell in part of the property?			Yes / No
If so, does this part exceed 40% of the total area			Yes / No / Not sure

If Remortgage, please complete the following section:

Current Lender(s):			
Amount(s) outstanding:			
Account number(s):			
Date purchased:	/ /	Purchase price:	£
Purpose for which mortgage is required:			

If Purchase, please complete the following section:

Purchase Price:	
Source of Deposit:	

Personal Details of each Individual / Partner / Director / Trustee

Please copy for each applicant

Title:	<input type="text"/>	Date of Birth:	<input type="text"/>
Surname:	<input type="text"/>	Forename(s):	<input type="text"/>
Marital Status:	<input type="text"/>	Nationality:	<input type="text"/>
Home Address:	<input type="text"/>		
	<input type="text"/>		
	Postcode: <input type="text"/>		
	<input type="text"/>		
Home Landline:	<input type="text"/>	Mobile:	<input type="text"/>
Email:	<input type="text"/>	Fax:	<input type="text"/>
Who owns the above property?	<input type="text"/>		
How long at this address?	<input type="text"/>		

If less than 3 years, please provide details of previous address(es) below to cover a three year period:

Address 1:	<input type="text"/>		
	Postcode: <input type="text"/>		
From:	<input type="text"/>	Until:	<input type="text"/>
Address 2:	<input type="text"/>		
	Postcode: <input type="text"/>		
From:	<input type="text"/>	Until:	<input type="text"/>
Address 3:	<input type="text"/>		
	Postcode: <input type="text"/>		
From:	<input type="text"/>	Until:	<input type="text"/>

Personal Asset and Liability Statement

Please copy for each applicant

Applicant Name:

		Assets		Liabilities	
Main residence: Lender:	<input style="width: 100%; height: 25px;" type="text"/>	Estimated current value:	£ <input style="width: 80%; height: 25px;" type="text"/>	Mortgage outstanding:	£ <input style="width: 80%; height: 25px;" type="text"/>
Other property (specify lender)	<input style="width: 100%; height: 25px;" type="text"/>	Estimated current value:	£ <input style="width: 80%; height: 25px;" type="text"/>	Mortgage outstanding:	£ <input style="width: 80%; height: 25px;" type="text"/>
	<input style="width: 100%; height: 25px;" type="text"/>	Estimated current value:	£ <input style="width: 80%; height: 25px;" type="text"/>	Mortgage outstanding:	£ <input style="width: 80%; height: 25px;" type="text"/>
	<input style="width: 100%; height: 25px;" type="text"/>	Estimated current value:	£ <input style="width: 80%; height: 25px;" type="text"/>	Mortgage outstanding:	£ <input style="width: 80%; height: 25px;" type="text"/>
Cash Savings: (bank / building society)	<input style="width: 100%; height: 25px;" type="text"/>	Amount:	£ <input style="width: 80%; height: 25px;" type="text"/>		
	<input style="width: 100%; height: 25px;" type="text"/>	Amount:	£ <input style="width: 80%; height: 25px;" type="text"/>		
Stocks & Shares: (specify companies)	<input style="width: 100%; height: 25px;" type="text"/>	Value:	£ <input style="width: 80%; height: 25px;" type="text"/>		
	<input style="width: 100%; height: 25px;" type="text"/>	Value:	£ <input style="width: 80%; height: 25px;" type="text"/>		
Other Investments: (specify)	<input style="width: 100%; height: 25px;" type="text"/>	Value:	£ <input style="width: 80%; height: 25px;" type="text"/>		
Credit Card (specify lenders)	<input style="width: 100%; height: 25px;" type="text"/>			Amount outstanding:	£ <input style="width: 80%; height: 25px;" type="text"/>
	<input style="width: 100%; height: 25px;" type="text"/>			Amount outstanding:	£ <input style="width: 80%; height: 25px;" type="text"/>
	<input style="width: 100%; height: 25px;" type="text"/>			Amount outstanding:	£ <input style="width: 80%; height: 25px;" type="text"/>
Other loans/liabilities (specify lenders)	<input style="width: 100%; height: 25px;" type="text"/>			Amount outstanding:	£ <input style="width: 80%; height: 25px;" type="text"/>
	<input style="width: 100%; height: 25px;" type="text"/>			Amount outstanding:	£ <input style="width: 80%; height: 25px;" type="text"/>
Any other assets or liabilities (specify)	<input style="width: 100%; height: 25px;" type="text"/>	Asset:	£ <input style="width: 80%; height: 25px;" type="text"/>	Liability:	£ <input style="width: 80%; height: 25px;" type="text"/>
	<input style="width: 100%; height: 25px;" type="text"/>	Asset:	£ <input style="width: 80%; height: 25px;" type="text"/>	Liability:	£ <input style="width: 80%; height: 25px;" type="text"/>
	<input style="width: 100%; height: 25px;" type="text"/>	Asset:	£ <input style="width: 80%; height: 25px;" type="text"/>	Liability:	£ <input style="width: 80%; height: 25px;" type="text"/>
	<input style="width: 100%; height: 25px;" type="text"/>	Asset:	£ <input style="width: 80%; height: 25px;" type="text"/>	Liability:	£ <input style="width: 80%; height: 25px;" type="text"/>
		TOTAL ASSETS	£ <input style="width: 80%; height: 25px;" type="text"/>	TOTAL LIABILITIES	£ <input style="width: 80%; height: 25px;" type="text"/>

Occupation

Please copy for each applicant

Applicant Name:

If you are employed, please complete the following section:

Employer Name:

Occupation:

Nature of Business:

Address:

Postcode:

Telephone:

Fax:

Length of Employment:

Type:
(please select)

Full Time / Part Time / Contracted

Basic Salary:

£

Overtime / Bonus

£

If you are self-employed, please complete following section:

Are you / Is the Business:

Sole Trader / Partnership / Limited Company / Other, please specify:

Director?

Yes / No

Shareholding

%

Name of Business

Registered Office Address:

Postcode:

Nature of Business:

Date Established

Telephone:

Fax:

Personal income for last 3 years:

Other Income

Source:

Amount:

£

Source:

Amount:

£

Credit History

Please copy for each applicant

Have you:

- Ever been refused a mortgage? Yes / No
- Had a judgement for bad debt recorded against you? Yes / No
- Any pending / imminent court proceedings against you? Yes / No
- Failed to keep up payments under any loan? Yes / No
- Subject to an IVA in the last 3 years? Yes/No
- Ever been declared bankrupt or had a bankruptcy petition presented against you? Yes/No
- Have you ever been a director or officer of a Company which has been insolvent or entered into liquidation or a CVA? Yes/No

Do you:

- Receive income support or any other social payments? Yes / No
- Pay or receive child maintenance? Yes / No

If you have answered yes to any of the above questions, please give full details below:

Details:

Signature:	Print Name:	Date: / /
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Solicitors Proposed to Handle This Transaction

Name of Firm:			
Solicitor Acting:			
Address Of Firm:			
	Postcode:		
Telephone:		DX:	
Fax:		Email:	

Your Business Accountant

Name of Firm:			
Individual Acting & Qualifications:			
Address Of Firm:			
	Postcode:		
Telephone:		Mobile:	
Fax:		Email:	

Your Business Bankers

Name of Bank:			
Address Of Bank:			
	Postcode:		
Manager's Name:		Account No:	
Telephone:		Sort Code:	/ /

Declaration

General

By signing below I confirm to you, Commercial Mortgage Solutions & your lender that:

- The information given in this form is true and I will notify you promptly of any changes that may occur before the mortgage is completed;
- You may make all enquiries you feel appropriate (including with the Inland Revenue, any credit reference agency or any past/present employer, accountant, lender or bank) for deciding whether to proceed with this application;
- Any solicitor acting for both you and I may disclose to you any information or documentation he/she or you considers relevant in your decision to lend and I waive any duty of confidentiality or privilege which may otherwise exist in relation to this mortgage transaction;
- If you provide me with a copy of, or extract from your Security Assessment and Valuation Report, you make no representation or warranty (expressed or implied) nor accept any liability or responsibility in respect of it's contents;
- Any payments in respect of the mortgage are made for and on behalf of all parties to it;
- Any additional security insurance arrangements are for your benefit only and that I have no right or claim in relation to them;
- You may decline this application without stating a reason.

Applications by Limited Companies

Where the applicant is a limited company, in addition to (a)–(g) above, in my capacity as director of the applicant company and a guarantor I confirm that:

- I am the only director of the company or each of the people signing below is a director and together we are the only directors;
- The company has the power to borrow the advance applied for and to mortgage the property(ies) set out in the application as security.

Insurance

I/We understand that you will pass the information on this form and about an incident I/we may give details of, to IDS Ltd, so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.

Use of Information

In considering your application we will search your record at one or more credit reference agencies. They will add to your record details of our search and your application and this will be seen by other organisations that make searches. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes 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 be sure that you are entitled to:

- Disclose information about your joint applicant and anyone referred to by you;
- Authorise us to search, link or record information at credit reference agencies about you and anyone referred to by you.

As "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 the credit reference agencies.

We may use a credit scoring or other automated decision making system when assessing your application.

If it important that you give us accurate 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.

If we are unable to accept your application we will/may pass it onto other members of our group or selected third parties who may also search your records at credit reference agencies. The record of these searches will also be kept and seen by other organisations that make searches. The other group members or selected third parties to whom we pass your application may also use automated systems to carry out the checks referred to above for the purposes set out below.

Your records will be shared with other organisations and used by us and them to:

- Help make decisions about credit for you and member of your household;
- Trace debtors, recover debt, prevent money laundering and fraud.

We and the credit reference agencies and the fraud prevention agencies will also use the records for statistical analysis about credit, insurance and fraud.

Fraud prevention agency records will also be shared with other organisations to help make decisions on motor, household, credit, life insurance and other insurance proposals and insurance claims, for you and other members of your household.

In addition we may disclose details held on our records about you or this application to any prospective insurer who may use them to help decide whether or not to offer cover and in fraud prevention.

You may telephone us on the number quoted on this form and we will provide you with the lender's telephone number, if you want to have details of those credit reference and fraud prevention agencies 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.

Securitisation

I confirm that you may securitise any mortgage or guarantee that I or the company may have with you. I understand that securitisation typically involves you transferring all or some of the rights and duties that go with the mortgage or guarantee to an investor who normally asks you to carry on administering them as though your own. So that, for example, following securitisation you would normally continue to collect payments and should I experience any difficulties in making payments, or have any other queries, I should contact you.

BACS Advance Notice Waiver Agreement

By signing the Direct Debit Instruction I/we:

- Agree to waive the BACS 10 working day written advance notice requirement;
- Acknowledge that (1) the first part month payment will be collected by direct debit from my/our bank/building society account and thereafter on agreed collection date(s) following completion of the mortgage and (2) you may initiate specific direct debit(s) should the need arise following my/our agreement which may be made by telephone or written contact.

Important – Use Of Your Information

- You have the right to know how we will use your personal information. It is important that you should read the "Use of Information" notice above before you sign.
- We may telephone or write to you about products or services of ours or others which may be of interest to you.

We may pass details about you and the conduct of your account with us to other companies within our group or selected third parties who may telephone or write to you about their products or services.

You have a right at any time to stop us from contacting you or giving your details to others for these purposes.

You may write to us at the address on the front cover of the application form, and we will provide you with the lender's Customer Services Department address and/or register your telephone number under the telephone preference scheme.

All applicants / guarantors to the mortgage are required to sign the following:

Signature:	<input type="text"/>	Print Name:	<input type="text"/>	Date:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Signature:	<input type="text"/>	Print Name:	<input type="text"/>	Date:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Signature:	<input type="text"/>	Print Name:	<input type="text"/>	Date:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Signature:	<input type="text"/>	Print Name:	<input type="text"/>	Date:	<input type="text"/> / <input type="text"/> / <input type="text"/>

