

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	Broker fee	Payable when?	Amount refundable
Intermediary:				
Introducer 1:				
Introducer 2:				

4 Mortgage requirements & details

Type of Mortgage: Capital or Interest only Fixed
 Filed Accounts at Company House Accounts Self Certification Investor
 Loan Amount: £ _____ over 00 yrs. **Fixed Term:** 00 mths.
 Purpose of loan:
 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 Identity verification certificate

OFFICE USE ONLY

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

applicant/guarantor 1
 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.**

Non face to face identification

applicant/guarantor 1
 applicant/guarantor 2

If you have carried out non face to face identification, please certify by signing and dating one evidence of name and one evidence of and one other document, which may be either evidence of name or address. **This is required for each applicant.**

Evidence of name	App1	App2	Evidence of address	App1	App2
Current full signed passport (black & white copy only)	<input type="radio"/>	<input type="radio"/>	Electoral roll	<input type="radio"/>	<input type="radio"/>
Resident permit issued to EU Nationals by Home Office	<input type="radio"/>	<input type="radio"/>	Recent mortgage statement	<input type="radio"/>	<input type="radio"/>
Current UK/EU Photocard Driving Licence (both sides of photocard and counterpart)	<input type="radio"/>	<input type="radio"/>	Current local authority council tax bill	<input type="radio"/>	<input type="radio"/>
Current full UK Driving Licence (old style)	<input type="radio"/>	<input type="radio"/>	Recent bank/building society statement (within last 3 months) no internet statements	<input type="radio"/>	<input type="radio"/>
Firearms certificate	<input type="radio"/>	<input type="radio"/>	Recent utility bill (within last 3 months) no mobile phone bills	<input type="radio"/>	<input type="radio"/>
State pension/benefits book/notification letter	<input type="radio"/>	<input type="radio"/>	Current UK/EU Photocard Driving Licence and paper counterfoil (if not used as evidence of name)	<input type="radio"/>	<input type="radio"/>
Sub contractors certificate, bearing the holder's photograph (C1S4, C1S5, C1S6) construction industry	<input type="radio"/>	<input type="radio"/>	Current full UK Driving Licence (old style) (if not used as evidence of name)	<input type="radio"/>	<input type="radio"/>
Recent Inland Revenue tax notification (within last 12 months)	<input type="radio"/>	<input type="radio"/>	Local council rent card or tenancy agreement	<input type="radio"/>	<input type="radio"/>

• FOR COMPANY APPLICATION ONLY: Evidence of address (please provide one of the following)

Utility bill (within last 3 months) Certified copy
 Business rate demand Certified copy
 Bank statement 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 if this option has been used

6 Identity verification certificate

• 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)

7 Personal details of borrowers/guarantors on Limited Company applications

Applicant 1:

Title: Mr Mrs Miss Ms

Full name: _____

Correspondence address: _____

Postcode: _____

Years at this address: Owner Tenant

Outstanding mortgage/rental paid: £ _____

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

*Mortgage company account no: _____

Date of purchase: _____

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

Applicant 2:

Title: Mr Mrs Miss Ms

Full name: _____

Correspondence address: _____

Postcode: _____

Years at this address: Owner Tenant

Outstanding mortgage/rental paid: £ _____

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

*Mortgage company account no: _____

Date of purchase: _____

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

8 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:

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

Name of business:

Type of business: Sole Trader Limited Company Partnership

Registration no:

VAT No:

Nature of business:

Date of incorporation:

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:

10 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: _____	

11 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.**

12 Solicitor's and Accountant's Information

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

13 General information

For remortgage cases below £1,000,000.00 only, the borrower may choose to waive separate legal representation. If this is the case, we will require a signed authority letter in due course. Please indicate your preference and sign next to your choice:

Representation Waive representation Limited company waive representation Signed: _____

Particulars of any current Mortgage, Debentures, Other Charges, Guarantees and Loans:

14 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

15 CCJ Explanation / Arrears Explanation

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

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:

From Client(s)

Applicant 1 Name:

Applicant 2 Name:

Security Address:

Postcode:

We have agreed to pay our Brokers a fee amounting to: £

(in words)

Only

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 this sum to be deducted from the loan proceeds and paid direct to our Brokers upon completion of the advance. We are fully aware that is not a condition of your advance that any fees be payable to our Brokers.

Applicant 1

Name:

Date:

Applicant 2

Name:

Date:

To:

Please accept this as my/our authority to deduct the sum of: £

On completion and forward directly to: Commercial Packaging 4U, First Floor, 5 Hercules Way, Leavesden Park, Watford, Herts WD25 7GS - Tel: 01923 679 900 / Fax: 01923 679 999. DX 51506 Watford 2

I/We would ask you to write to Commercial Packaging 4U and confirm that the sum of: £

Will be forwarded on completion

Signed:

Date:

PRINT NAME:

Signed:

Date:

PRINT NAME:

Applicant's Full Name:

Address:

Postcode:

Occupation, please state your trade / profession:

New business income: £

State company trading name:

How long self employed?

Gross personal income: £

Second Applicant's Full Name:

Address:

Postcode:

Occupation, please state your trade / profession:

New business income: £

State 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.

Applicant 1

Signed:

Name: (please print)

Date:

Applicant 2

Signed:

Name: (please print)

Date:

Please complete all the relevant sections before signing the form

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

To Mortgagees - this is to advise you that I/we have applied for an advance secured by a charge on my/our property immediately following your first mortgage. Please accept this as your authority to disclose such information as requested concerning your mortgage to:

x Signature

Date:

x Signed

Date:

To Mortgagees - this is to advise you that I/we have applied for an advance on my/our property. Please accept this as your authority to disclose such information as requested concerning your mortgage to:

x Signature

Date:

x Signed

Date:

To Mortgagees - this is to advise you that I/we have applied for an advance on my/our property. Please accept this as your authority to disclose such information as requested concerning your mortgage to:

x Signature

Date:

x Signed

Date:

To Mortgagees - this is to advise you that I/we have applied for an advance on my/our property. Please accept this as your authority to disclose such information as requested concerning your mortgage to:

x Signature

Date:

x Signed

Date:

To Mortgagees - this is to advise you that I/we have applied for an advance on my/our property. Please accept this as your authority to disclose such information as requested concerning your mortgage to:

x Signature

Date:

x Signed

Date:

To Mortgagees - this is to advise you that I/we have applied for an advance on my/our property. Please accept this as your authority to disclose such information as requested concerning your mortgage to:

x Signature

Date:

x Signed

Date:

To Mortgagees - this is to advise you that I/we have applied for an advance on my/our property. Please accept this as your authority to disclose such information as requested concerning your mortgage to:

x Signature

Date:

x Signed

Date:

Commercial Packaging 4U

First Floor
5 Hercules Way
Leavesden Park
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Be on the ball!



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