

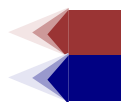


# Commercial Loan and/or Mortgage Application

Please use BLOCK CAPITALS throughout and answer all questions as fully as possible. If there is insufficient space available, please enclose the relevant information on a separate sheet and staple to the application form. Ensure that the form is signed by all applicants. If there are more than two applicants or if there is a guarantor (where the Lender permits either of these), an additional application form must be completed and signed

Please Note: Where applicants' signature is required the edge of the page is marked thus

Where intermediaries' signature is required the edge of the page is marked thus



## INTRODUCERS DETAILS

Intermediary	Contact
Address	_____
	Postcode
	_____
Telephone Number	Fax Number
	_____
Mobile	Email
	_____
FSA: Are you:	<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.
	_____
Are you advising the customer on this application?	<input type="checkbox"/> YES <input type="checkbox"/> NO

## OTHER INTRODUCERS DETAILS

<b>Introducer 1</b>	Contact
Address	_____
	Postcode
	_____
Telephone Number	Fax Number
	_____
Mobile	Email
	_____
FSA: Are you:	<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.
	_____
<b>Introducer 2</b>	Contact
Address	_____
	Postcode
	_____
Telephone Number	Fax Number
	_____
Mobile	Email
	_____
FSA: Are you:	<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.
	_____
Submitting Advisers Signature	Date
	_____

## FEES BEING CHARGED TO THE CUSTOMER

Amount	Type of fee	Amount refundable
£	Intermediary	£
£	Introducer 1	£
£	Introducer 2	£

Please send this fully completed application form and all supporting documents with the appropriate fee(s) to:

First4BusinessFinance Limited, First House, 43 Chester Road, Northwich, Cheshire, CW8 1HA

Telephone 0845 120 65 32

Fax 0845 120 65 24

Email enquiries@first4businessfinance.com

Website

www.first4businessfinance.com

Registered in England No. 4471399

## A - APPLICANT AND PERSONAL DETAILS

### Applicant Details

Applicant			
Preliminary proposal for a commercial mortgage	£	Over	Years
Purpose of loan			
Is the application made by a limited company?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Does the applicant 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?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
If so, does this part exceed 40% of the total security?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Have you received a key facts illustration for this application from your intermediary?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Financial Status	2 years audited accounts	Management accounts	Rental Income
	Self declaration & Accountants Letter		Self declaration with projections (new start ups)

### 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		
Correspondence Address			Correspondence 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	
Outstanding mortgage/rent paid	£		Outstanding mortgage/rent paid	£	
Estimated value	£		Estimated value	£	
Home Tel	Mobile		Home Tel	Mobile	
Work Tel			Work Tel		
Nationality			Nationality		
National Insurance No.			National Insurance No.		
Date of Birth	Marital Status		Date of Birth	Marital Status	
Children/dependants no. and ages			Children/dependants no. and 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	

## B - PROPERTY DETAILS

address				
Description of property				
Intended use of property				
Purchase price	£	Estimated value	£	Cash stake
Date purchased (remortgages only)		Purchase price	£	Current value
Rental/letting income if appropriate	£	p.a.	Vacant possession on completion	<input type="checkbox"/> YES <input type="checkbox"/> NO
Tenure	Freehold	Leasehold		
Unexpired term	Years	Annual rent	£	Rent review dates
Existing mortgagees				
Balance outstanding	Account no.			
Does the property have planning consent for its proposed use?	<input type="checkbox"/> YES <input type="checkbox"/> NO			
Is any part of the property to be let?	<input type="checkbox"/> YES <input type="checkbox"/> NO			
Who will live on the premises?	Self/Family	Staff	Tenants	None
Please give tenants names	1		Rent payable p.a.	£
	2		Rent payable p.a.	£
	3		Rent payable p.a.	£

**Your home may be repossessed if you do not keep up the repayments on your mortgage.**

### C - PROFESSIONAL ADVISERS

Present Bankers	Accountant	Solicitors
Contact name	Contact name	Contact name
address	address	address
Postcode	Postcode	Postcode
Tel no.	Tel no.	Tel no.
Account name		Number of partners?
Account no.		
Sort Code		
Reason for change of present Banker/ Lender (if applicable)		

### D - COMPANY DETAILS

Type	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Limited Company <input type="checkbox"/> Partnership		
Name of Business			
Address			
Registered office address			
Nature of Business			VAT no.
Registration no.			Date of incorporation
Authorised capital	£	Issued capital	£
(delete as appropriate)	Audited/MGT	Audited/MGT	Audited/MGT
Net profit for last three years	£                      year	£                      year	£                      year

### Directors/Shareholders/Partners

1 Name	2 Name
Age	Age
Status	Status
Shareholding	Shareholding
%	%
Address	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 in the box

### E - EMPLOYMENT DETAILS

Name of employer			
Capacity in which employed			
Address of employer			
Tel no.			
Basic salary p.a.	£	Overtime/commission/bonus/other p.a.	£
Length of service			
Do you intend to continue?	<input type="checkbox"/> YES <input type="checkbox"/> NO		
Previous employer (if less than tree years)			
Details of any additional income p.a.	£		
Partner's income p.a.	£	Source	

## F - SELF EMPLOYMENT DETAILS

Name and address of business

How long established

Tel no.

Nature of business

Will you be selling this business if the loan is granted?

YES  NO

Fax no.

*Enclose the last 3 years certified accounts - or all those available (including draft & management accounts) if established less than 3 years*

## G - PERSONAL ASSETS/LIABILITIES

**ASSETS**

Domestic Residence Value

Other Property Value

Bank/Building Society Deposits

Other Investments/Shares etc.

Other Assets e.g. car

**Total Assets**

**LIABILITIES**

Domestic Mortgage

Other Mortgage

Other Borrowings

Overdraft

Hire Purchase

Credit/Store Cards

**Total Liabilities**

**NET ASSETS/LIABILITIES**  
(Total A - Total B)

**GROSS ANNUAL INCOME**  
(All sources - last 3 years)

	Applicant 1	Applicant 2
Domestic Residence Value	£	£
Other Property Value	£	£
Bank/Building Society Deposits	£	£
Other Investments/Shares etc.	£	£
Other Assets e.g. car	£	£
<b>Total Assets</b>	<b>£ (A)</b>	<b>£ (A)</b>
<b>LIABILITIES</b>		
Domestic Mortgage	£	£
Other Mortgage	£	£
Other Borrowings	£	£
Overdraft	£	£
Hire Purchase	£	£
Credit/Store Cards	£	£
<b>Total Liabilities</b>	<b>£ (B)</b>	<b>£ (B)</b>
<b>NET ASSETS/LIABILITIES</b> (Total A - Total B)	£	£
<b>GROSS ANNUAL INCOME</b> (All sources - last 3 years)	200_ £	200_ £
	200_ £	200_ £
	200_ £	200_ £

*Additional applicants should provide this information on a photocopy of this form which should be attached to the application*

## H - PURCHASE OF AN EXISTING BUSINESS

Nature of business

Property price

Total Purchase Price

Source of deposit

Name and address of vendor

Vendor's accountant (if known)

Date vendor purchased

Gross Profit p.a.

Will applicant reside at property?

Will part of the property be let?

If not, who will live at the property and on what basis?

Arrangements for access

	Estimated Value	Inventory/Stock Value
Property price	£	£
Total Purchase Price	£	£
Source of deposit		
Name and address of vendor		
Vendor's accountant (if known)		Reason for sale
Date vendor purchased		Turnover p.a. £
Gross Profit p.a.	£	Net Profit p.a. £
Will applicant reside at property?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
Will part of the property be let?	<input type="checkbox"/> YES <input type="checkbox"/> NO	
If not, who will live at the property and on what basis?	Rental income	£
Arrangements for access		

**Your home may be repossessed if you do not keep up the repayments on your mortgage.**

**I - NOTES**

Particulars of any current Mortgage, Debentures, Other Charges, Guarantees & Loans

Have you ever had any arrears on any mortgage? (if so please give details)  YES  NO

Note to intermediary: Please enclose **completed identity verification certificate(s)** and **certified copies** of signature and photo ID as detailed in the certificate

**J - DECLARATION**

**I/We the under signed apply for a loan as set out in this application.**

- 1. Have you or your Partners or Directors ever been adjudicated bankrupt or made any composition with creditors?  YES  NO
- 2. Have you or your Partners or Directors ever been charged or convicted of fraud, theft, arson or robbery, or ever been involved in any form of money-laundering activity?  YES  NO
- 3. Has any Court Order for the payment of money by you or your Partners or Directors ever been made at any time?  YES  NO
- 4. Have any goods subject to any hire purchase or other credit agreement been repossessed from yourself or your Partners or Directors at any time?  YES  NO
- 5. Are you or your Partners or Directors currently in arrears on any loan?  YES  NO
- 6. Have you ever defaulted on any loan?  YES  NO

Existing CCJ's	<input type="checkbox"/> YES <input type="checkbox"/> NO	No. of unsatisfied CCJ's in past 2 yrs	Value	£
Highest arrears in past 12 months (remortgages only)				
Previous bankruptcy	<input type="checkbox"/> YES <input type="checkbox"/> NO	If YES, when was it discharged?		
IVA:	None	completed over 2 years	Completed over 1 year	Current & satisfactory

## K - APPLICATION CONDITIONS

To First 4 Business Finance Limited and any mortgage lender which lends me/us money pursuant to this application ('the lender') (which term includes successors and assigns and those deriving title through it).

I/We understand that:

- 1) I/We are 18 years or over and have not applied for and been refused a mortgage on this property before.
- 2) The information given in this application is true and complete to the best of my/our knowledge.
- 3) First 4 Business Finance Limited, the lender or its agent is authorised to take up references from my/our employers, existing mortgagees, landlords, accountants, bankers and searches from credit reference agencies and may make any other enquiries considered necessary about the application. I/We note that a record of any searches will remain on credit agency files. I/We agree that any costs incurred will be my/our responsibility.
- 4) I/We will not enter any further charges over the property prior to or after the completion without the Lender's written consent.
- 5) First 4 Business Finance Limited and the Lender may hold on computer all information for statistical analysis of their customer bases, for making lending decisions, for tracing debtors, occasionally prevention of fraud and for administration of accounts in my/our name.
- 6) You may give any information in this application or concerning the conduct of my/our account (whether or not in default) to credit reference agencies, insurance companies and/or the Council of Mortgage Lenders' Possessions Register, all of whom in turn may make it available to other lenders for the purpose of processing any future applications for credit or other financial services, and in the interests of preventing fraud.
- 7) You may give information on this form and on any claim I/We make to Insurance Database Services Limited (IDS) so that it can be made available to other insurers. I/We also agree that in response to any search you may make in connection with this application or any claim, IDS may supply information it has received from other insurers about claims I/We have made.
- 8) If necessary, this form shall be a proposal by me/us to an insurance company and that any information required by the insurance company may be given by First 4 Business Finance Limited or the Lender.
- 9) All payments made in respect of any mortgage granted are for an on behalf of all applicants in section A regardless of the originator of such payments.
- 10) Unless otherwise stated, by me/us, all existing loans and mortgages have been conducted in a satisfactory manner and are currently up to date.
- 11) Any misinterpretation or mis-statements in or omission from information given by me/us may result in the Lender demanding the immediate repayment of the loan enforcing its rights under the mortgage.
- 12) No warranty, representation or assurance is given by First 4 Business Finance Limited or by the lender that the statements, comments or conclusions expressed or implied in any valuation report are accurate or reliable and I/We agree that neither First 4 Business Finance Limited nor the Lender nor any valuer appointed by them has any responsibility to me/us or any other person as to the value, state or condition of the property. I/We further declare and agree that any valuation or other report prepared for the lender is not a structural survey and that it is my/our best interests to obtain a full structural survey of the property prior to entering any commitment to purchase it.
- 13) Where a booking or other fee is paid to secure funds under a limited issue product, then the fee paid is not refundable unless otherwise stated.
- 14) If a lender declines my/our application, the form may be passed to another lender for consideration.
- 15) The lender shall be entitled to withdraw any offer of mortgage at any time before completion without explanation.
- 16) All property insurance claims payments over a certain sum will be paid through the lender on satisfactory evidence of restitution of the property.
- 17) I/We authorise our solicitor or Licensed Conveyancer to disclose to the lender, and the lender is authorised to disclose to my solicitor or licensed conveyancer, any information relating to this application. I/We give up any right to claim Solicitor/Client confidentiality or legal privilege in respect of such information. I/We give my/our specific consent to the processing of any sensitive data disclosed further to the buildings and/or contents insurance declaration.
- 18) I/We agree that any information held by the lender about me/us may be given to and used by the Regulatory Body monitoring your compliance with the code.

## L - USE OF YOUR INFORMATION

To administer and service this application and any mortgage advice that may be made by any company within our group and for related purposes we may obtain, use and process personal data on you and the individuals named in this form and transfer such data to our group company, professional advisers, third party mortgage service and administration companies and our group bankers or securitisation financiers. Such data may include 'sensitive personal data', as defined by the Data Protection Act 1998.

You consent to disclosure by us 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 us discussing the progress of this application (and any other associated matters) with, and to sending copies of any correspondence to, your intermediary and our professional advisers.

It is important that you give us accurate information. We 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.

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 use and search these records to:

- Help make decisions about credit and credit related services for you and members of your household;
- Trace debtors, recover debt, prevent money laundering and fraud;
- Help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household

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

Please telephone us on 0845 120 65 32 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 we hold about you if you apply in writing. A fee will be payable.

## M - DECLARATION

I/We, the under signed, 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 my form the basis of any contract between the applicant(s) and the Company making the advance.

Signed \_\_\_\_\_  
Date \_\_\_\_\_  
PRINT NAME \_\_\_\_\_

Signed \_\_\_\_\_  
Date \_\_\_\_\_  
PRINT NAME \_\_\_\_\_

Where the applicant is a Limited Company or Partnership  
Capacity \_\_\_\_\_

Capacity \_\_\_\_\_

**Your home may be repossessed if you do not keep up the repayments on your mortgage.**