

# commercial mortgage application form

COMMERCIAL MORTGAGE GROUP

in association with **commercialfirst**

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	<b>Commercial Mortgage Group</b>	contact
address	<b>Kings House, 14 Orchard Street, Bristol BS1 5EH</b>	
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. <b>456751</b>	
mobile no.	tel. no. <b>0117 905 5100</b>	fax no. <b>0117 905 5145</b>
email	are you advising the customer on this application? <input type="checkbox"/> yes <input type="checkbox"/> no	

### 2. other introducer details

<b>introducer 1</b>	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
<b>introducer 2</b>	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?	
<b>face to face identification</b>	<b>non face to face identification</b>
<input type="checkbox"/> applicant/guarantor 1 <input type="checkbox"/> applicant/guarantor 2	<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. <b>This is required for each applicant.</b>	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. <b>This is required for each applicant.</b>

## 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	
<b>financial status</b> <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	
<b>credit status</b> 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	
<b>applicant 1</b> title <input type="checkbox"/> mr <input type="checkbox"/> mrs <input type="checkbox"/> miss <input type="checkbox"/> ms	<b>applicant 2</b> 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 <span style="margin-left: 100px;">mobile</span>	home tel <span style="margin-left: 100px;">mobile</span>
work tel	work tel
nationality	nationality
national insurance no.	national insurance no.
dob <span style="margin-left: 100px;">marital status</span>	dob <span style="margin-left: 100px;">marital status</span>
children/dependents no. <span style="margin-left: 100px;">ages</span>	children/dependents no. <span style="margin-left: 100px;">ages</span>
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



**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**

<p>name and address of your solicitors <b>NB. Purchases only.</b></p> <p>_____</p> <p>_____</p> <p>_____</p> <p>contact name _____</p> <p>tel. no. _____</p> <p>fax no. _____</p>	<p>name &amp; address of accountants</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>contact name _____</p> <p>tel. no. _____</p> <p>fax. no. _____</p>
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**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

<p><b>we have agreed to pay our broker</b></p> <p>name _____</p> <p><b>a fee amounting to</b> £ _____</p> <p style="text-align: right;">only (in words)</p>	<p>signed on behalf of all applicants _____</p> <p>signed _____</p> <p>date _____</p> <p><b>PRINT NAME</b> _____</p>
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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.**



# 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
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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

