

Please return this completed application form to Commercial First, Further Advance Department, Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex CM13 3BE. Please write "not applicable" or "N/A" in sections that do not apply.

A. intermediary details

1. intermediary section

intermediary	contact
address	
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.
mobile no.	tel. no.
	fax no.
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. broker fee deduction (if applicable)

to Commercial First, Lutea House, Warley Business Park, The Drive, Great Warley, Brentwood, Essex CM13 3BE	
<p>we have agreed to pay our broker</p> <p>name _____</p> <p>a fee amounting to £ _____</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>PRINT NAME _____</p>
<p>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.</p>	

B application details

1. application details

applicant / Ltd company name	
further advance requested	
account number (if known)	
purpose of further advance	
is the application made by a limited company	<input type="checkbox"/> yes <input type="checkbox"/> 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?	<input type="checkbox"/> yes <input type="checkbox"/> no
if so does this part exceed 40% of the total security area?	<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	<input type="checkbox"/> filed accounts <input type="checkbox"/> unaudited accounts <input type="checkbox"/> rental income <input type="checkbox"/> self dec <input type="checkbox"/> self dec with supporting tax return
credit status	any existing CCJs <input type="checkbox"/> none <input type="checkbox"/> yes no. of unsatisfied CCJs in past 2 yrs value £
explanation for CCJs	previous arrears
previous bankruptcy	<input type="checkbox"/> none <input type="checkbox"/> yes if yes, when was it discharged & enclose copy of discharge certificate
previous IVA:	<input type="checkbox"/> yes <input type="checkbox"/> no

2. personal details of borrower(s) or 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
postcode	postcode
period at this address <input type="checkbox"/> owner <input type="checkbox"/> tenant	period at this address <input type="checkbox"/> owner <input type="checkbox"/> tenant
years	years
months	months
outstanding mortgage/rental paid	outstanding mortgage/rental paid
estimated value	estimated value
home tel work tel	home tel work tel
mobile	mobile
nationality	nationality
dob marital status	dob marital status
previous address (if less than 3 yrs)	previous address (if less than 3 yrs)

3. employment details (only complete if you are employed)

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

sole trader/limited company/partnership (only complete if you are self employed)

self employed

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 £ £ £

4. property to be mortgaged

address		
		postcode
description of property		intended use of property
estimated value £		
rental/letting income if appropriate p.a. £		
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)

5. additional security (if applicable)

address	
description of property	tenanted <input type="checkbox"/> owner occupied <input type="checkbox"/>
date purchased	estimated value £
existing mortgagee	balance o/s
arrears	
tenure <input type="checkbox"/> freehold (or feuhold in Scotland) <input type="checkbox"/> leasehold	title number (if known)

6. 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.

7. valuation

The valuation fee can be added to your existing mortgage account or we will be pleased to accept a cheque - Please make this payable to Commercial First. If you would like the valuation fee added to your account please sign below. Please note that if the valuation fee is added to your account it will then constitute part of your mortgage and interest will be payable on the same terms as your existing account.

signed	signed
date	date

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.

Commercial First will check your details with fraud prevention agencies, and if you supply false or inaccurate information and Commercial First suspects fraud, this will be recorded.

Commercial First 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.

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
where applicant is a Limited Company or partnership	
capacity	capacity

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

9. 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 <hr/> Lutea House, Warley Hill Business Park, The Drive, <hr/> Great Warley, Brentwood, Essex CM13 3BE <hr/>										
Name(s) of account holder(s) <hr/> <hr/>										
Bank or Building Society account number <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> </tr> </table>										
Branch sort code <i>(from the top right hand corner of your cheque)</i> <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> </tr> </table>										
Name and full postal address of your Bank or Building Society To: The Manager Bank/Building Society <hr/> Address <hr/> <hr/> <div style="text-align: right;">Postcode</div> <hr/>										
Reference Number <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> <td style="width: 25px; height: 20px;"></td> </tr> </table>										

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 First
Further Advance Dept**

Lutea House, Warley Hill Business Park,
The Drive, Great Warley,
Brentwood,
Essex
CM13 3BE

