



aldermore

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# Commercial Mortgage Application Form

## Intermediary details

Your Aldermore Bank PLC  
reference number  
(if pre-registered with us)

Individual contact name

Business name

Business telephone

Mobile telephone

Fax number

Email address

Business address

Postcode

## Borrower's details

Borrower's name

Reference number (if applicable)

## Application type

Individual

Professional Partnership

Limited Company

Non-professional Partnership

Sole Trader

Limited Liability Partnership

Office use only

## Supplementary forms (attach as required and tick if applicable)

Limited Company & LLP application form

Additional security

Additional applicants

Schedule of tenancies

Any other supportive information (please give details)

## Financial Services Authority regulated mortgage (please tick)

Do you or any relatives reside in greater than 40% share of the property?

Yes

No

Is your business turnover less than £1 million per annum?

Yes

No

## Your new mortgage details

Loan amount £	Purpose	Repayment term years
Interest only period required (if applicable)	Property use	Margin
Product	Estimated completion date (if known)	Additional security offered? Yes <input type="checkbox"/> No <input type="checkbox"/> (If yes please complete supplementary form)

LIBOR

Bank Base Rate

**Who should we contact to progress this application?**

Name \_\_\_\_\_

Position in business \_\_\_\_\_

Home telephone number \_\_\_\_\_

Main business telephone number \_\_\_\_\_

Mobile phone number \_\_\_\_\_

Fax number \_\_\_\_\_

Business email address \_\_\_\_\_

Preferred method of contact \_\_\_\_\_

**Any special instructions?**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Business details** (if applicable)

Full business trading name \_\_\_\_\_

Date business established \_\_\_\_\_

Main activities (eg - manufacturing) \_\_\_\_\_

Website address \_\_\_\_\_

VAT number (if applicable) \_\_\_\_\_

Current business trading address \_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

Preferred method of correspondence \_\_\_\_\_

**If this application is for a Limited Company or Limited Liability Partnership, please fill in the supplementary form for this and proceed to the Personal details section on this application form.**

**Financial information of trading business** (if applicable)

Year	Turnover	Gross profit	Net profit before tax	Current annual mortgage payments	Accounts (please circle)
_____	£ _____	£ _____	£ _____	£ _____	_____
_____	£ _____	£ _____	£ _____	£ _____	Audited/Certified/Management
_____	£ _____	£ _____	£ _____	£ _____	Audited/Certified/Management
					Audited/Certified/Management

**12 mth projections** (if available)

Turnover	Gross profit	Net profit
£ _____	£ _____	£ _____

Where the borrower is an individual the details on the next pages relate to the borrower. Where the borrower is a Company or Limited Liability Partnership these details relate to the director(s) or designated partner(s) (please also complete Limited Companies and Limited Liability Partnerships supplementary form). Each director, partner or designated member will need to complete a personal application form.

## Personal details

<b>Main applicant</b>
Title
Forename(s)
Surname
Previous surname(s)
Date of birth
Sex
Marital status
Number of dependants
National Insurance number
Occupation
Nationality

<b>Second applicant</b>
Title
Forename(s)
Surname
Previous surname(s)
Date of birth
Sex
Marital status
Number of dependants
National Insurance number
Occupation
Nationality

## Contact details

<b>Main applicant</b>
Work phone number
Mobile phone number
Home phone number
Fax number
Email
Please state which contact method you prefer

<b>Second applicant</b>
Work phone number
Mobile phone number
Home phone number
Fax number
Email
Please state which contact method you prefer

## Security

<b>Main applicant</b>
To allow us to identify you when you telephone us and to enable us to fully comply with the Data Protection Act 1998, please provide a password and state your mother's maiden name.
Security password
Mother's maiden name

<b>Second applicant</b>
To allow us to identify you when you telephone us and to enable us to fully comply with the Data Protection Act 1998, please provide a password and state your mother's maiden name.
Security password
Mother's maiden name

## Home address

<b>Main applicant</b>
Address
Postcode
Date moved in
Residential status (ie: owned, rented etc)
Dwelling type

<b>Second applicant</b>
Address
Postcode
Date moved in
Residential status (ie: owned, rented etc)
Dwelling type

If resident at current address for less than 3 years then please enter a previous address overleaf.

**Previous address**

**Main applicant**

Address \_\_\_\_\_  
\_\_\_\_\_

Postcode \_\_\_\_\_

Date moved in \_\_\_\_\_

Residential status (ie: owned, rented etc) \_\_\_\_\_  
\_\_\_\_\_

Dwelling type \_\_\_\_\_

**Second applicant**

Address \_\_\_\_\_  
\_\_\_\_\_

Postcode \_\_\_\_\_

Date moved in \_\_\_\_\_

Residential status (ie: owned, rented etc) \_\_\_\_\_  
\_\_\_\_\_

Dwelling type \_\_\_\_\_

**Employment details**

**Main applicant**

How are you employed in the business? (please tick)

Director

Shareholder

Owner

Partner

Salaried

Time employed \_\_\_\_\_ years \_\_\_\_\_ months

**Second applicant**

How are you employed in the business? (please tick)

Director

Shareholder

Owner

Partner

Salaried

Time employed \_\_\_\_\_ years \_\_\_\_\_ months

**Other employment details** (if applicable)

**Main applicant**

Job title \_\_\_\_\_

Name of Company \_\_\_\_\_

Telephone number \_\_\_\_\_

Fax number \_\_\_\_\_

Email address \_\_\_\_\_

Contact name \_\_\_\_\_

Time employed \_\_\_\_\_ years \_\_\_\_\_ months

Permanent/temporary \_\_\_\_\_

**Second applicant**

Job title \_\_\_\_\_

Name of Company \_\_\_\_\_

Telephone number \_\_\_\_\_

Fax number \_\_\_\_\_

Email address \_\_\_\_\_

Contact name \_\_\_\_\_

Time employed \_\_\_\_\_ years \_\_\_\_\_ months

Permanent/temporary \_\_\_\_\_

**Employment status** (please tick)

Self-employed  Full-time  Employed  Part-time

Retired  Student  Unemployed  Pensioner

Employment address (if different from any previously given)

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

**Employment status** (please tick)

Self-employed  Full-time  Employed  Part-time

Retired  Student  Unemployed  Pensioner

Employment address (if different from any previously given)

\_\_\_\_\_

\_\_\_\_\_

Postcode \_\_\_\_\_

**Income details**

**Main applicant**

Income details	Annual amount	Regular	Guaranteed
Basic salary/drawings	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overtime	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commission	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonus	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dividend	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (enter details)	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Income	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated personal property value	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal outstanding mortgages	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Second applicant**

Income details	Annual amount	Regular	Guaranteed
Basic salary/drawings	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overtime	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commission	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonus	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dividend	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (enter details)	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Income	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated personal property value	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal outstanding mortgages	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Credit history details**

**Main applicant**

	How many?	Value
CCJs in last 2 years	<input type="text"/>	£ <input type="text"/>
Were you subject to an IVA in the last 2 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Satisfied?	N/A <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>	
Number of missed mortgage payments in the last 12 months	<input type="text"/>	
Have you ever been bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Are you discharged from bankruptcy?	N/A <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>	
Date, if yes	<input type="text"/>	

Explanation for any previous credit problems

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**Credit history details**

**Second applicant**

	How many?	Value
CCJs in last 2 years	<input type="text"/>	£ <input type="text"/>
Were you subject to an IVA in the last 2 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Satisfied?	N/A <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>	
Number of missed mortgage payments in the last 12 months	<input type="text"/>	
Have you ever been bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Are you discharged from bankruptcy?	N/A <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/>	
Date, if yes	<input type="text"/>	

Explanation for any previous credit problems

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If you are a director or officer of a Company or other corporate body, have you ever been a director or officer of a Company or other corporate body which has been insolvent or entered into liquidation, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent Company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?

**Main applicant** Yes  No

**Second applicant** Yes  No

**Financial history of business**

**Financial history of your business or the business to be purchased** (for capital raising or established business purchase)

Full trading name of business

How long has the business been owned /established?  years

What is the stock value? £

Fixtures and fittings? £

## Property to be mortgaged

Type of property

**Tenure** (please tick)

Freehold

Leasehold

Feuhold

If the property is leasehold:

What is the ground rent? £

Term of lease

Rent review date (if applicable)

What is the service charge? £

**Use of property** (please tick)

Owner - occupier

Investment property

Part owner - occupier

Part investment

Is there anyone over the age of 17 years living in the property? - if so, please give details:

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Property Address

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Postcode

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Contact at property (to arrange access for valuation)

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Contacts mobile phone number

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Telephone number at property

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Fax number

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Any further details

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### Is the property to be purchased as an investment property?

(Where there are multiple tenants - please attach a tenancy schedule)

Tenants name

Term of lease

Lease start date (if applicable)

Rental income £

Date of next rent review

Any break clauses in the lease? Yes  No

Break year (if applicable)

Is there an authorised guarantee agreement? Yes  No

### If you are purchasing new premises

Purchase price £

Current value (if different) £

Deposit £

Source of deposit

### If refinancing or capital raising

Outstanding mortgage amount £

Mortgage account no.

Current lender (name and address)

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Are there any charges secured against the property? (i.e. 2nd mortgage or debenture) Yes  No

If yes, give details

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Date property purchased

Purchase price £

Current value (if known) £

Date last valued



**Data Protection Statement**

**Please Note:**

In accordance with standard lending policy; Aldermore Bank Plc will verify and credit check your application. This will involve the search of records held by credit reference and fraud prevention agencies. Such agencies not only provide credit and voters roll information, they can verify your identity and also record the details of searches including whether or not your application proceeds. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when checking details on applications for credit and credit related or other facilities, managing credit and credit related accounts or facilities, recovering debt, checking details on proposals and claims for all types of insurance, checking details of job applicants and employees. We will also disclose to credit reference agencies information about the management of your account and may make periodic searches. Your information may be disclosed to other companies within our group, our lawyers, auditors and external advisors, agents and third parties as well as anyone to whom we transfer our rights and duties under your agreement with us, together with their lawyers, auditors and external advisors, agents and rating agencies. Should you have any queries relating to the use and storage of information or if you want to receive details of the relevant fraud prevention agencies we use please contact us on 01733 404500 or write to us at: Aldermore, 1st Floor, Block B, Western House, Lynch Wood, Peterborough PE2 6FZ. Please note, you can receive a copy of all the information which we hold on file for you if you so wish; we may levy a small charge for this service.

**Intermediary:**

Please confirm that you are entitled to disclose information about all applicants and authorise us to search and record information about all of them? (please circle) Yes / No

Customer Name	<input type="text"/>	Permission	Yes / No
Customer Name	<input type="text"/>	Permission	Yes / No

Please indicate by circling yes that the applicant(s) consent(s) to disclosure by Aldermore Bank PLC of any confidential information (financial or otherwise) to any person(s) who may be asked to provide any security or guarantee(s) for the mortgage, or their legal advisors. The applicant(s) agree(s) to Aldermore Bank PLC discussing the progress of this application (and any associated matters) with and sending copies of any correspondence to our professional advisers. Yes / No

**Residential Use Declaration**

I hereby declare that I do not neither does any member of my immediate family currently occupy or intend to occupy as a residential dwelling any property or properties in the UK (being buildings or land) which together comprise in the aggregate 40% or more of the property or properties (being buildings or land) over which Aldermore Bank PLC has secured or intends to secure a first legal charge. I further understand that 'immediate family' for the purposes of this declaration means and includes any person being a spouse, civil partner, parent, brother, sister, child, grandparent or grandchild of mine or any other person whose relationship with me has the characteristics of a husband or wife. Yes / No

Where the above is not the case, please note that the application falls into the category of a Regulated Mortgage Contract, such mortgages can only be provided by firms that are regulated by the Financial Services Authority. Aldermore Bank PLC is authorised and regulated by the Financial Services Authority and we only offer our own mortgages. We do not offer mortgage advice.

**Transferability**

Aldermore Bank PLC reserves the right to transfer and / or assign any mortgage, 'standard security' or legal charge, assignment, 'assignment' or other ancillary deeds and / or documents securing its lending the subject of or resulting from this Commercial Mortgage Application to any third party which third party may or may not be a Bank, Building Society or other independent lender. By completing and signing this Commercial Mortgage Application you acknowledge this right reserved by Aldermore Bank PLC and consent to any such transfer or assignment.

**Property Valuation Statement**

We may record details of the property and the purchase price (if applicable) on a database which will be used by us and other organisations to value properties, as well as for administration, research and statistical purposes.

**Marketing Statement**

Information about all applicants will be collected and held on Aldermore Bank PLC systems and database. It will be held in accordance with the Data Protection Act 1998. From time to time this information may be used to contact you to update you on our products and services. Please tick this box if you do **NOT** wish to be contacted by us for this purpose

**Declarations**

I/we, the undersigned, declare that the replies to the questions contained in this application form and any supplementary application form(s) are true and complete in every respect to the best of my/our knowledge and understand that Aldermore Bank PLC has relied on the replies and may form the basis of any contract between me/us and Aldermore Bank PLC (and its transferees and assignees).

I/we have read and agree with the residential use declaration and the data protection and property valuation statement above.

(If Company) signing for and on behalf of

Signature of main applicant

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Date

Signature of second applicant

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Date

**Any property used as security, which may include your home, may be repossessed if you do not keep up repayments on your mortgage.**