

commercial, semi commercial & buy to let mortgages

decision in principle v11



Specialist Commercial Finance
the commercial mortgage & loan specialist

your details

Introducers name	<input type="text"/>	Company	<input type="text"/>
Introducer's contact details	Office tel. <input type="text"/>	Mobile tel.	<input type="text"/>
	Your email <input type="text"/>		
Do you have FCA Consumer Credit permissions?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Do you have FCA Debt Counselling permissions?	Yes <input type="checkbox"/> No <input type="checkbox"/>
FCA No. <input type="text"/>	Please indicate how much you would like to earn from this introduction to us <input type="text"/>		
Lenders already approached	<input type="text"/>		

mortgage requirements

Amount required	<input type="text"/>	Reason for advance	Purchase <input type="checkbox"/> Re-mortgage <input type="checkbox"/>
Term required	<input type="text"/> years	Purpose of Advance	<input type="text"/>
Repayment method	Capital Repayment <input type="checkbox"/> Interest Only <input type="checkbox"/>	Repayment option	Variable <input type="checkbox"/> Fixed <input type="checkbox"/> Fixed term <input type="checkbox"/>
If a purchase, deposit available	<input type="text"/>	Source of deposit	<input type="text"/>
Will occupants of the security be the applicant/a relative*/an individual beneficiary of a Trust?	Yes <input type="checkbox"/> No <input type="checkbox"/>	* Related persons include Spouse, Common law marriage (including same sex, Parent, Brother, Sister, Child, Grandparent, Grandchild)	
Does the residential area of the property (including land) exceed 40% of the total property area? **	Yes <input type="checkbox"/> No <input type="checkbox"/>	** Area includes any external land plus the internal floor	
If security is a residential buy to let property, has any applicant ever lived in the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
If security is a residential buy to let property, has any applicant inherited the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>		

applicant(s) details

Applicant type	Individual <input type="checkbox"/> Sole trader <input type="checkbox"/> Partnership <input type="checkbox"/> LLP <input type="checkbox"/> Limited Co. <input type="checkbox"/>	Company No.	<input type="text"/>
Company name	<input type="text"/>	Trade / business type	<input type="text"/>
How many investment properties does applicant own?	<input type="text"/>	Is this a new business start up/business purchase?	Yes <input type="checkbox"/> No <input type="checkbox"/>
borrower / director one		borrower / director two	
Full Name	<input type="text"/>	Full Name	<input type="text"/>
Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> Title <input type="text"/>	Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> Title <input type="text"/>
Residential Address	<input type="text"/>	Residential Address	<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
Postcode	<input type="text"/>	Postcode	<input type="text"/>
Time at address	<input type="text"/> yrs <input type="text"/> mths Marital status <input type="text"/>	Time at address	<input type="text"/> yrs <input type="text"/> mths Marital status <input type="text"/>
Nationality	<input type="text"/>	Nationality	<input type="text"/>
Is applicant	UK resident <input type="checkbox"/> Ex-pat <input type="checkbox"/> Foreign national <input type="checkbox"/>	Is applicant	UK resident <input type="checkbox"/> Ex-pat <input type="checkbox"/> Foreign national <input type="checkbox"/>
Contact details	mobile <input type="text"/> work <input type="text"/>	Contact details	mobile <input type="text"/> work <input type="text"/>
	email <input type="text"/>		email <input type="text"/>
Does applicant have a residential mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Does applicant have a residential mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, mortgage balance	<input type="text"/>	Monthly payment	<input type="text"/>
Personal net worth	<input type="text"/>	Personal net worth	<input type="text"/>
Is Applicant	Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Retired <input type="checkbox"/>	Is Applicant	Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Retired <input type="checkbox"/>
Occupation	<input type="text"/>	Occupation	<input type="text"/>
Basic Annual Income	<input type="text"/>	Basic Annual Income	<input type="text"/>
Other income & source	<input type="text"/>	Other income & source	<input type="text"/>

Need help or advice? Call us free on

0800 810 1444

continue overleaf

details of property offered as security

Property address

Postcode

Property type **Commercial** **Semi Commercial** **Residential BTL** **Residential HMO** If HMO, number of letting rooms

Property description

Title **Freehold** **Leasehold** Lease years remaining years Ex-Local Authority owned? **Yes** **No**

If a flat/maisonette **Number of floors in the block** **Number of flats in the block** **Floor number property is located on**

Is property let? **Yes** **No** If Yes, no. of tenants Annual rental income

Does/Will applicant trade from the property? **Yes** **No**

Current property value (bricks/mortar value only) Purchase price Date of purchase

If a remortgage, name of mortgagee Amount owed Monthly payment

Is the mortgage in arrears? **Yes** **No** If Yes, amount No. payments missed in the last year?

Track record and experience

Description of current property use and proposed use

Supporting information/documentation

existing property portfolio

Owner's name	Location	Prop value	Rent pa	Tenancy	Property type	Mortgage payment	Mortgage balance	Lender	Interest rate
		£	£	AST / Lease / Licence	Residential / HMO / Commercial	£	£		%
		£	£	AST / Lease / Licence	Residential / HMO / Commercial	£	£		%
		£	£	AST / Lease / Licence	Residential / HMO / Commercial	£	£		%
		£	£	AST / Lease / Licence	Residential / HMO / Commercial	£	£		%
		£	£	AST / Lease / Licence	Residential / HMO / Commercial	£	£		%
		£	£	AST / Lease / Licence	Residential / HMO / Commercial	£	£		%

case summary

please read to applicant(s)

Under the Data Protection Act I need to advise what will happen to the personal information you provide. Specialist Commercial Finance shall use it to obtain soft credit reference agency searches, and underwriting and processing your finance application. It will be kept on their computer systems and files. The information given may be recorded with one or more credit reference agencies, and used by Specialist Commercial Finance, their lenders or other companies for making credit decisions about you and other members of your household, for tracing debtors, for controlling fraud and money-laundering.

(ONLY READ IF MORE THAN 1 APPLICANT) You are disclosing information about a joint applicant, and you are confirming you are entitled to do so. An 'association' between joint applicants and between you and anyone you tell us is your financial partner will be created at the 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 until one of you successfully files a disassociation at the Credit Reference Agencies.

May we have your permission for the credit search and the storage of your personal information?

(please tick this box when read)

FORWARD TO US TODAY BY EITHER OF THE FOLLOWING METHODS

0800 810 1005

commercial@specialfinance.co.uk