

# Commercial mortgage application for a Company

Please fill in every answer using block capitals

For mortgage intermediary use only – please complete <u>IN FULL</u>	
Your NBS introducer code:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Your name:	
Name of your business:	
Your business address:	
Your telephone number:	
FSA firm reference:	
Broker fee payable at:	Submission / Offer / Completion £
	Please circle the option that applies
Broker fee refund amount	£

## 1 Checklist

To make sure the Company sends us all the information we need to deal with its application, please use the checklist below. Tick the boxes that apply to show what is enclosed. We will accept copies of documents if the Company gets its financial adviser or another professional person to certify them as being true copies of the originals. **Please do not send the original documents, as we cannot guarantee their safe return.**

Documents	Attached
Certificate of incorporation and any certificates of incorporation on change of name for the Company	
Proof of identity – for each Director	
Audited accounts for the last 3 financial years of the Company	
Bank statements of the Company for the last 3 months	
Overdraft facility letter in respect of the Company (if applicable)	
Lease/tenancy agreements (if applicable)	
Statement of assets and liabilities for each Director	

In relation to proof of identity, please provide one of the following documents for each Director:

- passport
- driver's licence
- new style national insurance card
- credit card/cheque guarantee card
- police warrant card
- armed forces identity card

## 2 Business details

Name of Company:	<input type="text"/>	
Trading name (if different):	<input type="text"/>	
Is the Company incorporated in England or Wales?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Company number:	<input type="text"/>	
Nature of business (main activity):	<input type="text"/>	
Contact name:	<input type="text"/>	
Job title (designation):	<input type="text"/>	
Registered office address:	<input type="text"/>	
Business telephone number:	<input type="text"/>	Fax number: <input type="text"/>
E-mail:	<input type="text"/>	
Correspondence address (if different):	<input type="text"/>	
Telephone number:	<input type="text"/>	

## Personal details

### First Director

<b>a</b> Are you an existing Nottingham Building Society customer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>b</b> Title (Mr, Mrs, Miss, Ms, other):	<input type="text"/>	
First names:	<input type="text"/>	
Surname:	<input type="text"/>	
Previous surname:	<input type="text"/>	
Date previous surname changed:	<input type="text"/>	
<b>c</b> Address:	<input type="text"/>	
<b>d</b> Date of birth:	<input type="text"/>	
<b>e</b> National insurance number:	<input type="text"/>	
<b>f</b> Marital status (married, civil partner, single, separated, divorced, widowed):	<input type="text"/>	

If you have lived at your current address for less than 3 years you must also provide details of each address you have lived at in the last 3 years. Please use the additional information box on page 10.

Telephone number:

Percentage of the issued share capital of the Company owned by the above Director:

## Personal details

### Second Director

- a Are you an existing Nottingham Building Society customer?
- b Title (Mr, Mrs, Miss, Ms, other):  
First names:  
Surname:  
Previous surname:  
Date previous surname changed:
- c Address:
- d Date of birth:
- e National insurance number:
- f Marital status (married, civil partner, single, separated, divorced, widowed):

Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you have lived at your current address for less than 3 years you must also provide details of each address you have lived at in the last 3 years. Please use the additional information box on page 10.

--

Telephone number:

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Percentage of the issued share capital of the Company owned by the above Director:

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## Personal details

### Third Director

- a Are you an existing Nottingham Building Society customer?
- b Title (Mr, Mrs, Miss, Ms, other):  
First names:  
Surname:  
Previous surname:  
Date previous surname changed:
- c Address:
- d Date of birth:
- e National insurance number:
- f Marital status (married, civil partner, single, separated, divorced, widowed):

Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you have lived at your current address for less than 3 years you must also provide details of each address you have lived at in the last 3 years. Please use the additional information box on page 10.

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Telephone number:

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Percentage of the issued share capital of the Company owned by the above Director:

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## Personal details

### Fourth Director

a Are you an existing Nottingham Building Society customer?

Yes  No

b Title (Mr, Mrs, Miss, Ms, other):

First names:

Surname:

Previous surname:

Date previous surname changed:

c Address:

d Date of birth:

e National insurance number:

f Marital status (married, civil partner, single, separated, divorced, widowed):

If you have lived at your current address for less than 3 years you must also provide details of each address you have lived at in the last 3 years. Please use the additional information box on page 10.

Telephone number:

Percentage of the issued share capital of the Company owned by the above Director:

**If there are more than 4 directors please also provide us with their details in the box on page 10.**

Do any individuals dwell or intend to dwell at the property being offered as security?

Yes

No

If the answer to this question is "yes" please provide the full name and date of birth of each individual below.

Full name:

Date of birth:

If you require additional space please use the box on the back of this form.

### 3 Previous applications, credit declarations

Has the Company applied for a mortgage on this or on any other property before and the mortgage did not go ahead?

Yes		No	
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In the last 7 years has the Company entered into any arrangement with its creditors?

Yes		No	
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In the last 7 years has the Company had a judgement made against it?

Yes		No	
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In the last 7 years has the Company been in arrears with any mortgage, rental or loan payments?

Yes		No	
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If the answer to any of the questions in this section is "yes", please give details below.

## 4 Connected borrowings

Have we made any other loan or loans to the Company or any of the Directors (whether in their individual capacity or as joint borrowers with any other person or persons)?

Yes  No

If the answer to this question is "yes", please provide the details and account numbers of the loan or loans below.

## 5 Property to be mortgaged

Address: 

Postcode:

Description and intended use of property:

Please note that properties converted into bed sits, with shared kitchen and or bathroom facilities, or which may be classified as "House in Multiple Occupancy" for another reason are not acceptable to the Society.

Is the property: Owner occupied  Part owner occupied/let  % let

(if the Company lets out or intends to let out the property, please give details of the tenancy arrangement below)

Tenure: Freehold  Leasehold

If leasehold – how many years are left on the lease?  years  
 – what is the ground rent due each year? £   
 – what is the approximate service charge due each year? £

Tenancy arrangement (if the Company leases out or intends to lease out the property)

Name of tenant, term of lease and rental income per annum

## 6 Current loans/overdraft/HP/other credit commitments of the Company

Lender	Purpose	Amount outstanding	Monthly repayments	Original term	Term outstanding

## 7 The loan

### Purchasing

Please answer the following:

Purchase price

£

Where the property is to be purchased, from what source will the balance of the purchase price be obtained?

### Remortgaging

Please answer the following:

Amount of original mortgage:

£

Amount currently outstanding:

£

Price you paid for the property:

£

Estimated market value now:

£

Date you bought the property:

£
£
£
£

If additional monies are being borrowed, what are these to be used for?

### In all cases:

Loan required:

£

Term required:

yrs

Method of repayment: Capital & Interest

Interest only\*

\* If interest only, it is your responsibility to ensure a repayment vehicle is in place which will repay the capital at the end of the mortgage term.



## 11 Accountants' details

Name and address of accountants:

Postcode:
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Telephone number:

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Contact:

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## 12 Insurance details

The Company must have buildings insurance whilst the property is mortgaged to us. Please provide detail of the insurance policy and/or the insurance broker's name and address

Name and address:

Postcode:
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Telephone number:

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Policy number:

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Contact:

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## Declaration from the Company and the Directors – this declaration must be signed for and on behalf of the Company and by all Directors

- a) The Company applies for an advance on a mortgage and believes the statements in this application are true. Any agreement for a loan which may be made by Nottingham Building Society (later called The Nottingham) will be based on those statements.
- b) The Company understands the report and valuation on the property made for The Nottingham by its valuer is only meant to help The Nottingham decide what advance (if any) may be made on the security. The Company also understands The Nottingham or its valuer does not accept any responsibility for the value or condition of the property because of this report and valuation. (This applies even if the valuer makes a mistake in the report and valuation, or forgets to put something important in the report).
- c) The Company understands that if its application does not proceed to completion, its customer data may be held by The Nottingham and be used for statistical analysis.
- d) The Company's solicitor or conveyancer may give The Nottingham all the information they need to help The Nottingham decide whether to lend. The Company also gives up any right to claim confidentiality between solicitor and client or legal privilege over this information.
- e) The Company authorises The Nottingham or any solicitor or conveyancer acting on behalf of The Nottingham in connection with the proposed remortgage of the property to obtain title deeds to the property and obtain a repayment figure from its current lender(s).
- f) The Company understands The Nottingham may give information about this loan to insurance companies if the property is repossessed. The Company also understands that the information it supplies may be shared with insurance companies for the purpose of insurance administration by The Nottingham, or its agents.
- g) The Company authorises The Nottingham to pass information relating to its mortgage application to any solicitor or conveyancer acting on its behalf.

### h Information

The Company and each of the Directors understands you may:

- check your records for information on any accounts the Company already has with you;
- pass information in relation to the Company or any of the Directors to:
  - any employer, accountant, bank, landlord, mortgagee or other relevant person you want to get a reference from;
  - the police or other law enforcement agency if you suspect the Company or any of the Directors of fraud or money laundering;
  - external regulatory bodies.
- use this information to make either manual or automated:
  - assessments of this mortgage application, which might include 'credit scoring';
  - checks about the Company's and the Directors' identities;
  - checks to stop and detect fraud and money laundering;
  - statistical analyses or tests to help you improve your products and services.

### i Credit Reference and Fraud Prevention Agencies

- 1) When you apply to The Nottingham for a mortgage, we will check the following records about you and your business
- a) Our own;

- b) Personal and business records at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your business credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
- c) those at fraud prevention agencies (FPAs).
- d) If you are a director, we will seek confirmation, from credit reference agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.

We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.

- 2) Information on applications will be sent to CRAs and will be recorded by them. Including information on your business and its proprietors and CRAs may create a record of the name and address of your business and its proprietors if there is not one already. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs.
- 3) If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
- 4) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
- 5) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
- 6) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 7) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

### How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please write to us at Commercial Lending Department, 5-13 Upper Parliament Street, Nottingham NG1 2BX or telephone 0115 948 1444.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- **CallCredit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
- **Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)
- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk](http://www.experian.co.uk)

**Declaration from the Company and the Directors – this declaration must be signed for and on behalf of the Company and by all Directors**

Signed  
For and on behalf of the Company

**Signatures**

Director:	<input type="text"/>	Date:	<input type="text"/>
Director:	<input type="text"/>	Date:	<input type="text"/>
Director:	<input type="text"/>	Date:	<input type="text"/>
Director:	<input type="text"/>	Date:	<input type="text"/>

**Additional information**

Bringing your finances closer to home

Please fill in the whole form using a ball point pen and send it to:

<p>Nottingham Building Society, Nottingham House, 5-13 Upper Parliament Street, Nottingham NG1 2BX</p>
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Name(s) of account holder(s) (at bank / building society)


Bank or building society account number

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Branch sort code

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Full postal address of your bank or building society

To: The Manager	Bank or building society
Address	
Postcode	

## Instructions to your bank or building society to pay by Direct Debit

Originator's identification number

676530
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Reference (for Nottingham Building Society use only)

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### Instruction to your bank or building society

Please pay Nottingham Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Nottingham Building Society and, if so, details may be passed electronically to my bank or building society.

Signatures
Date

Banks or building societies may refuse to accept Direct Debits from some types of account.

SUN184/1007

### You should detach and keep this guarantee

#### 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, Nottingham Building Society will notify you 5 working days in advance of your account being debited, or as otherwise agreed.
- If an error is made by Nottingham Building Society 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 our Customer Services Department at the above address.



Corporate member of  
Plain English Campaign.

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Committed to clearer communication.

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The  
Nottingham

Bringing your finances closer to home

Nottingham Building Society, Nottingham House, 5-13 Upper Parliament Street, Nottingham NG1 2BX

Tel: 0115 948 1444 Fax: 0115 948 3948 Internet: [www.thenottingham.com](http://www.thenottingham.com)