

# Commercial Mortgages

## Application Form.

### 1. Intermediary details (mortgage brokers only)

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

### 2. Applicant details

Applicant name

Ref. Number (if applicable)

Have you seen the applicant face to face? (mortgage brokers only)

### 3. Application type

Individual(s)

Sole Trader

Limited Liability Partnership

Limited Company

Limited Partnership

### 4. Purpose of loan

Purchase

Refinance

Mixed

### 5. Your new mortgage details – Overview

Loan amount £

Property value

£

Repayment term

months

Interest only period  
required (if applicable)

Property use

Residential

Commercial

Mixed

Requested or  
Expected margin

Estimated completion  
date (if known)

Product

### 6. Financial Conduct Authority regulated mortgage (please tick)

Is this an FCA regulated loan?

Yes

No

Will the applicant or a close family  
relative occupy more than 40% of the  
proposed security at any time during  
the term of the mortgage?

Yes

No

Is this a Consumer Buy-to-let application?

Yes

No

**NOTE:** Consumer Buy-to-let is a remortgage where:

- Residential property was previously occupied by the applicant/related person or was inherited AND
- Applicant does not already own other residential property that is also let (please note: the other property must not be let to a related person).

If you answered yes to any of the questions in section 6, please refer to our Residential Mortgages Team on **0333 321 1000**.



aldermore

01733 404 518  
aldermore.co.uk/mortgages

## 7. Limited Company/Limited Partnership/Limited Liability Partnership

If you selected Limited Company, Limited Partnership or Limited Liability Partnership in 'Section 3 – Application type' please complete this section below. If not please proceed to page 3 and commence from 'Section 8 – Individual(s)/Director(s)/Shareholder(s)'.

### Company Details

Registered name			
Registered number			
Nature of business			
Trading since (MM/YYYY)			
Registered address			Postcode:
Correspondence address Same as above (tick if same)			Postcode:

### Number of shareholders with 25% or greater

Name	Director/shareholder or shareholder only (please state)	% Share

### Company Financials

Latest income Y/E (most recent first)

	Year 1	Year 2	Year 3
Year ending			
Turnover			
Gross profit			
Net profit			
Drawing & Dividends			
Gross debt			
Accounts (audited/certified/management/SA302/Draft)			
Adjusted net profit			
Rental income			
Net tangible assets			
Depreciation			
Add backs			
Extraordinary items			
Months included			

Company current investment portfolio

Which applicant this relates to	Total no. of properties	Estimated portfolio value	Total outstanding mortgage balance (if applicable)	Total monthly rental income	Total monthly mortgage payment
1					
2					
3					

Accountants details	
Contact name	
Company	
Telephone number	
Qualifications	
Full address	Postcode:

8. Individual(s)/Director(s)/Shareholder(s)

	Main applicant			Second applicant		
Title						
First name						
Middle name						
Surname						
Date of birth						
National Insurance No.						
Estimated retirement age						
Gender	Male	Female		Male	Female	
Nationality	British	EU	Other	British	EU	Other
Permanent rights to reside in the UK	Yes	No		Yes	No	
Length of residency	Years	Months	From birth	Years	Months	From birth
Marital status	Single	Married	Separated	Single	Married	Separated
	Divorced/Dissolved		Civil Partnership	Divorced/Dissolved		Civil Partnership
	Living with partner		Widow	Living with partner		Widow
Previous names (Title, First name, Surname)						

**Home address**

	Main applicant	Second applicant
<b>Address</b>		
	Postcode:	Postcode:
<b>Date moved in</b>		
<b>Residential status</b> (tick one box)	Owner with mortgage Owner without mortgage Renting – private landlord Renting – Local authority/Social landlord Renting – Letting agent Living with parents Living with friends/relatives Employer accommodation	Owner with mortgage Owner without mortgage Renting – private landlord Renting – Local authority/Social landlord Renting – Letting agent Living with parents Living with friends/relatives Employer accommodation

If resident at current address for less than 3 years then please enter a previous address(es) below (continue within further information section on page 12 if required)

**Previous address(es)**

	Main applicant	Second applicant
<b>Address</b>		
	Postcode:	Postcode:
<b>Date moved in</b>		
<b>Residential status</b> (tick one box)	Owner with mortgage Owner without mortgage Renting – private landlord Renting – Local authority/Social landlord Renting – Letting agent Living with parents Living with friends/relatives Employer accommodation	Owner with mortgage Owner without mortgage Renting – private landlord Renting – Local authority/Social landlord Renting – Letting agent Living with parents Living with friends/relatives Employer accommodation

**Contact details**

	Main applicant	Second applicant
<b>Home phone number</b>		
<b>Work phone number</b>		
<b>Mobile phone number</b>		
<b>Email</b>		
<b>Preferred contact method</b>		

Employment details

	Main applicant	Second applicant
Employment status (please tick)	Employed (shareholding of less than 25%) Employed (shareholding of 25% or more) Self-employed – sole trader Self-employed – partnership Retired Not working	Employed (shareholding of less than 25%) Employed (shareholding of 25% or more) Self-employed – sole trader Self-employed – partnership Retired Not working

Please only complete the relevant parts of section 8 below according to your employment status:

- Employed (shareholding of less than 25%) – please complete section 8a. and 8d.
- Employed (shareholding of 25% or more) – please complete section 8b. and 8d.
- Self-employed – sole trader/Self-employed partnership – please complete section 8b. and 8d.
- Retired – please complete parts 8c. and 8d.
- Not working – please complete section 8d.

8a. If employed

If you are employed with less than 25% shareholding, please complete this section, if you’re employed with a shareholding of 25% or more please go straight to section 8b.

	Main applicant		Second applicant	
Employment type	Full time	Part time	Full time	Part time
Occupation				
Job title				
Start date				
Basic salary				
Overtime				
Commission				
Bonus				
Allowance				
London Weighting				

Employer details	Main applicant	Second applicant
Employer’s name		
Payroll number		
Employer’s telephone number		
Employer’s fax number		
Current employment address		
	Postcode:	Postcode:

Previous employment

(Please complete this section if you have been with your current employer for less than 1 year)

	Main applicant		Second applicant	
Employment type	Full time	Part time	Full time	Part time
Occupation				
Job title				
Start date				
Basic salary				
Overtime				
Commission				
Bonus				
Allowance				
London Weighting				

Employer details	Main applicant		Second applicant	
Employer's name				
Payroll number				
Employer's telephone number				
Employer's fax number				
Current employment address				
	Postcode:		Postcode:	

8b. If you are self-employed or employed with a shareholding of 25% or more, please complete this section.

Employment type	Full time	Part time
Occupation		
Business sector		
Date commenced trading (mm/yyyy)		
Percentage of business owned		
Accountants used to prepare accounts	Yes	No
If yes, please provide:		
Accountant name		
Company name		
Telephone number		
Qualifications		
Full address		
Postcode		

**Latest earned income – year ended (please provide most recent year first)**

Earned income	Year ending (mm/yyyy)

Company contact details	
Company name	
Telephone number	
Correspondence address	
	Postcode:

**8c. If retired**

	Main applicant	Second applicant
Gross annual pension income		
Net monthly pension income		

**8d. Other sources of income**

	Main applicant	Second applicant
Does the applicant have any other income	Yes No	Yes No

If yes

Other income source		
Gross annual other income		
Net monthly income		

If you have any other employed/self employed income please complete in the further information section on page 12.

**Assets and liabilities – for individuals/associated individuals**

Please state for which applicant these are for, and if there are more please detail these within the further information section on page 12.

**Personal dwellings**

Which applicant this relates to	Value of property (if applicable)	Monthly mortgage/rent payment	Outstanding mortgage balance (if applicable)
1			
2			
3			

### Current investment portfolio

Which applicant this relates to	Total no. of properties	Estimated portfolio value	Total outstanding mortgage balance (if applicable)	Total monthly rental income	Total monthly mortgage payment
1					
2					
3					

\* If any more investments please provide us with a full portfolio

### Other Mortgage and Secured Loan History (non Buy-to-let)

Which applicant this relates to	Account number	Outstanding balance	Monthly payment	End date	Repay on completion
1					
2					
3					

### Credit cards/Store cards/Overdrafts

Which applicant this relates to	Account number	Card Provider/Bank	Card end date (if applicable)	Balance	To be repaid
1					
2					
3					

### HP loans/Unsecured Loans

Which applicant this relates to	Account number	Lender	End date	Balance	Monthly payment	To be repaid
1						
2						
3						

### Other commitments (non lifestyle)

Which applicant this relates to	Commitment type	Description	Monthly payment
1			
2			
3			

Have you ever been made insolvent, bankrupt, made any voluntary arrangements with creditors or been involved in any court proceedings for debt?	Yes	No
If you are or have 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?	Yes	No

Please complete this section for each security and provide supplementary forms if required.

9. Property details				
Property address	Postcode:			
Estimated value		Purchase price/original purchase price		
Property type	Buy-to-let single unit	HMO (up to 6 bedrooms)	Guest House/B & B	
	Multi freehold (up to 4 units)	Multi freehold (5 or more units)	Office	
	Retail (with living accommodation)	HMO (7 bedrooms or more)	Takeaway	
	Retail (without living accommodation)	School/nursery	Warehouse/industrial unit/factory	
Property description (Residential property only)	Apartments/flats	Block of flats	Bungalows	
	End of terrace house	Mid terraced house	Executive	
	Ex Local authority house	Ex Local authority flat	HMO (licensed)	
	HMO (non licensed)	Semi-detached house	Student accommodation	
	Flats above commercial premises			
If HMO or Multi freehold please confirm the number of units				
Estimated rental income/Net Operating Income				
Location	England	Scotland	Wales	
Use of property	Owner occupier	Investment		
Tenure	Freehold	Leasehold	Heritable (former feuhold)	Heritable subject to lease

If leasehold

Years remaining on lease	
Rent review date	
Service charge	
Ground rent	

Schedule of tenancies for primary security		
Is there an existing tenancy agreement?	Yes	No
If yes, is there an AST agreement	Yes	No
Tenants names		
Term of lease/agreement	Years	Months
Rental income		
Vacant possession on completion	Yes	No

If there is a lease in place please complete the questions below

Rent review date			
Lease start date			
Break clauses in lease	Yes	No	Break year
Authorised guarantee agreement	Yes	No	
If no, estimated rental income			

If more than 1 tenant please detail in the further information section on page 12.

10. Loan details			
Loan amount		Term	
Repayment type	Capital repayment	Interest only	Part and part
If Interest only, please confirm the repayment vehicle	Inheritance	Mortgage – linked investment	Other managed investment
	Pension lump sum	Revert to capital repayment	Sale of security property
	Sale of other residential property	Sales of non-property assets	Other
If part and part please state interest only amount	£		

11. Loan purpose			
Loan purpose	Purchase	Refinance	Mixed
If Refinance/Mixed please confirm the use of funds and capital amounts	Capital raising – business purposes	Debt consolidation	Transfer of equity
	£	£	£
	Capital raising – none property related	Outstanding mortgage balance	Property purchase
	£	£	£
	Capital raising – property related	Outstanding mortgage balance	Property purchase
	£	£	£

If yes, please provide:

## 12. Valuation – Arrangements to access primary security

13. Solicitors details

**Free legal fees on remortgages**

Aldermore currently offers free legal fees for Individual(s) remortgaging buy-to-let single residential units, through its nominated Solicitor and will pay for the costs of the legal work necessary to move the mortgage to Aldermore. Costs incurred for additional work must be paid for by you. Please tick this box if you qualify for free legal fees and do not complete the section below.

If your application does not qualify for free legal fees, or if you would prefer to nominate your own solicitor to act then please provide full details below:

Firm name			
Contact name			
Telephone number			
Full address	Postcode:		
DX number			
Solicitors email			
Solicitors direct dial			

14. Any further information

Please use this section to let us know any extra detail/extra notes.

# Direct Debit

Please fill in the form below and send it to:

Aldermore Bank PLC  
1st Floor, Block B  
Western House  
Lynch Wood  
PETERBOROUGH  
PE2 6FZ

## Instruction to your Bank or Building Society to pay by Direct Debit

Name(s) of Account Holder(s)

Service User Number

4	2	7	9	9	5
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Bank/Building Society account number

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Branch sort code

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Name and full postal address of your Bank or Building Society

Bank or Building Society
Address
Postcode

Reference

### Instruction to your Bank or Building Society

Please pay Aldermore Bank PLC 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 Aldermore Bank PLC and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

**Banks and Building Societies may not accept Direct Debit instructions for some types of account**

Preferred payment date



## The Direct Debit Guarantee

This Guarantee should be detached and retained by the Payer



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Aldermore Bank PLC will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Aldermore Bank PLC to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Aldermore Bank PLC or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Aldermore Bank PLC asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

## Commercial Mortgage Application – Intermediary Declaration (mortgage brokers only)

I confirm that all relevant provisions including applicable requirements under the Financial Services & Markets Act 2000 have been satisfied. I confirm that any third party who may have arranged, advised on or introduced this mortgage is authorised to advise/arrange/introduce the business or is exempt from authorisation. I am fully aware quality checks will be carried out on the validity of the information contained in this application form.

I confirm that I have discussed the mortgage payments with the applicant(s) and confirm that the applicant(s) can afford these payments. I confirm that I have discussed the plan for the repayment of any 'interest only' element of the loan with the applicant(s). I confirm that I have disclosed the amount and the nature of any fees received or to be received by me in connection with the mortgage to the applicant(s).

I confirm that you are entitled to disclose information about all applicants and are authorised to search and record information about all of them.

Signature of Intermediary:

Date:

## Commercial Mortgage Application – Applicant Declaration

### Data Protection Statement

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. Aldermore will check and record your details with fraud prevention agencies. 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. Aldermore will search for similar applications made by me/us to other lenders and, if fraud is suspected, other relevant details will be shared with those lenders. 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 write to us at: The Compliance Department, Aldermore, 1st Floor, Block B, Western House, Lynch Wood, Peterborough PE2 6FZ. Please note, you can (on request) 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.

Please indicate by checking 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.

### 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.

### Use of your personal information

Information about all applicants will be collected and held on Aldermore Bank PLC systems and database and will be used to process your application and for ongoing account maintenance and administrative purposes. It will be held in accordance with the Data Protection Act 1998 and we will only disclose it to other companies within our group, our lawyers, auditors, 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. We will also disclose your personal information to third party service providers who we engage from time to time but we will always endeavour to ensure that they hold it in accordance with the Data Protection Act 1998. We will also use the information you provide to us to contact you to update you on our products and services and those of third parties which we think may be of interest to you. By submitting your information to us you consent to us processing your personal information in this way and contacting you by mail, email, telephone or SMS. Please tick the relevant box(es) if you DO NOT wish to be contacted by us for this purpose. I DO NOT wish to be contacted by:

Mail ☐ Email ☐ Telephone ☐ SMS ☐

**Please note that you may withdraw your consent at any time by writing to The Compliance Department, Aldermore, 1st Floor, Block B, Western House, Lynch Wood, Peterborough PE2 6FZ.**

### 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. I/we agree, that Aldermore may use and share your information to prevent fraudulent activity.

(If Company) signing for and on behalf of

Signature Applicant 1:

Date:

Signature Applicant 2:

Date: