

Please ensure all parts of this form are fully completed and signed as required on each page.

Date of Application:		*Completed by:	
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*LIMITED COMPANY APPLICATIONS TO BE COMPLETED BY GUARANTOR DIRECTORS ONLY.

Personal detail

	First Applicant	Second Applicant
Name		
Current Address		
Previous address if less than 3 years		
Mobile Tel No		
Home Tel No		
Email Address		
Date of Birth		
UK Resident	YES NO	YES NO
Employment Status		
Employers Name		
Time in Employment		
Any Adverse Credit History		
Annual Income		

Applicant Signature(s)

First Applicant Second Applicant

Print Name Print Name

Property being used as Security for the Loan

Full Address & Postcode			
Purchase Price	£	Estimated Value	
Outstanding Mortgage		Name of Lender	

Loan Details

Loan amount required	£		
Loan to Value	%	Term of Loan (months)	
Reason for borrowing			
Completion Date			
Exit & how will loan be repaid			

Applicant Signature(s)

First Applicant Second Applicant
 Print Name Print Name

Statement of Personal Assets & Liabilities - First Applicant

Properties (Provide full address)				Property Loans (Name of Lender)			
Value		Date		Amount outstanding		Final Repayment Date	

Properties (Provide full address)				Property Loans (Name of Lender)			
Value		Date		Amount outstanding		Final Repayment Date	

Properties (Provide full address)				Property Loans (Name of Lender)			
Value		Date		Amount outstanding		Final Repayment Date	

For further investment property held - please provide a separate schedule.

Investments (Please detail company, type of investment and current valuation)				Other Bank/Finance Company Loans and Credit Card Balances and Expiry Date			
Cash Balances							

Life Policies (Please detail company, surrender value and current valuation)				Guarantee Obligations (Please provide details)			

Other Assets (Please give details)				Others (Please provide details)			

Assets Total Value	£		Liabilities Total Value	£	
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Total Assets	£	Less	£
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Total Liabilities	£	NETT MEANS	£
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Applicant Signature(s)

First Applicant

Print Name

Statement of Personal Assets & Liabilities - Second Applicant

Properties (Provide full address)				Property Loans (Name of Lender)			
Value		Date		Amount outstanding		Final Repayment Date	

Properties (Provide full address)				Property Loans (Name of Lender)			
Value		Date		Amount outstanding		Final Repayment Date	

Properties (Provide full address)				Property Loans (Name of Lender)			
Value		Date		Amount outstanding		Final Repayment Date	

For further investment property held - please provide a separate schedule.

Investments (Please detail company, type of investment and current valuation)	Other Bank/Finance Company Loans and Credit Card Balances and Expiry Date
Cash Balances	

Life Policies (Please detail company, surrender value and current valuation)	Guarantee Obligations (Please provide details)

Other Assets (Please give details)	Others (Please provide details)

Assets Total Value	£		Liabilities Total Value	£	
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Total Assets	£	Less	£		£
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Total Liabilities	£	NETT MEANS	£		£
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Applicant Signature(s)

Second Applicant

Print Name

Monthly Expenditure

Payments	First Applicant	Second Applicant	Joint
Mortgage/Rent	£	£	£
Loans	£	£	£
Utilities	£	£	£
Telephone	£	£	£
Mobile	£	£	£
Internet	£	£	£
Sky/Cable	£	£	£
Insurance	£	£	£
Maintenance	£	£	£
Food	£	£	£
Clothes	£	£	£
Leisure	£	£	£
Council Tax	£	£	£
Motoring Costs	£	£	£
Holidays	£	£	£
Credit Cards	£	£	£
Total	£	£	£
Income	£	£	£
Disposable Income	£	£	£

Applicant Signature(s)

I certify that this is a true and accurate statement of my financial position

First Applicant

Second Applicant

Print Name

Print Name

Broker's Details

Name of Broker/Introducer			
Company Name			
Contact Number			
Email Address			
Are you an existing Broker of Heritage?		Are you a NACFB Broker?	
Website & Enquiry			
Referral Recommendation			

Solicitor's Details

Name of Solicitor			
Company Name			
Full Address			
Contact Number			
Email Address			

Applicant Signature(s)

First Applicant Second Applicant
 Print Name Print Name

Declaration

Data Protection Statement

All personal information provided by you and any other information relating to your account(s) will be treated in confidence and will not be disclosed to any third parties, except where permitted by law, or in furtherance of your finance application with prospective lending institutes. However, information may be shared with other financial organisations to protect both ourselves and our customers against fraud. The information will be held in our computer systems and may be used in the following ways:

- The information will assist us in providing the service for which you have applied.
- To keep you informed of other services which may be of interest to you. If you would prefer not to receive marketing information, please write and advise us.
- Where a lending decision is involved, the information will aid us in assessing the extent of the credit we will offer to you. In taking credit decisions, we will seek to protect applicants from the dangers of over-commitment. Credit scoring may be used for credit assessment.
- Enquiries may be made with credit reference agencies and in such cases the agencies will keep a record of our enquiries. We will disclose to the agencies information about you in the event of you defaulting on a debt. All information received and recorded by credit reference agencies may be used by other lenders in making credit decisions about you and other members of your household.

These uses of your personal information are covered by our registration under the Data Protection Act. Under the terms of the Act, you have the right to obtain a copy of the information we hold about you, upon payment of the appropriate fee.

I/We confirm that the information given above is true and accurate to the best of my/our knowledge and give permission for Heritage Commercial Finance Ltd to construct personal credit searches.

All business and bank statements which you are a party to and credit card statements for the last three months with ID to be sent to:

Heritage Commercial Finance Limited
1 The Old Foundry, Cowgate, Welton, East Yorkshire HU15 1NB

Applicant Signature(s)

First Applicant

Second Applicant

Print Name

Print Name

Date

Date