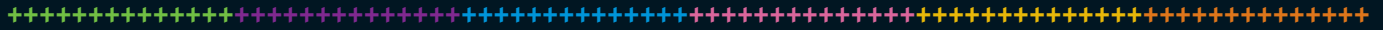


Intelligent Solutions

Mortgage application form

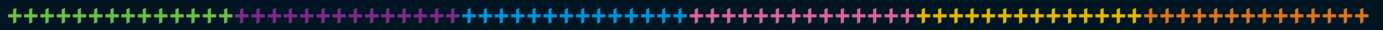


Christie Finance – Intelligent Solutions

With over 30 years’ experience of arranging business mortgages and an unrivalled knowledge of financing businesses within the hospitality, leisure, care and retail sectors, Christie Finance is the intelligent solution to all your business mortgage needs. The “Christie” name is associated with quality throughout our market sectors and guarantees that you will be taken seriously as a borrower.

Our excellent relationships with financial bodies including clearing banks, centralised lenders, finance houses and building societies enable us able to secure some of the best terms available, most of which are better than can be sourced directly.

Most importantly, we are an independent intermediary, with no ties to any lender, so our only priority is to obtain the best option for you. Our extensive team of brokers, located in offices across the UK, is able to draw on a wealth of experience to personally guide you through each stage of the buying and financing process.



Checklist

Please check that you have taken the following steps to assist us in processing your application quickly and efficiently:

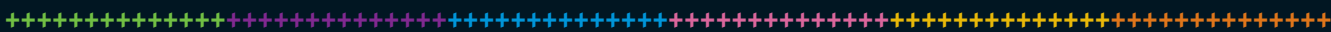
- Read and understood our Terms & Conditions
- Signed the application form as directed
- Enclosed CVs for all applicants
- Attached a business plan (if requested)
- Attached 6 months’ personal bank statements

If you require any assistance in the completion of this form, please do not hesitate to contact your business mortgage advisor who will be happy to guide you through the process.

	Applicant 1	Applicant 2
Full names		
Full address		
Telephone numbers		
Home		
Business		
Mobile		
E-mail		
Previous address		
Date of birth		
Are you a smoker/non-smoker?		
Marital status		
Number of children		
Ages		
Value of house		
Outstanding mortgage		
Other security offered		
Other income		
Occupation		
Employer		

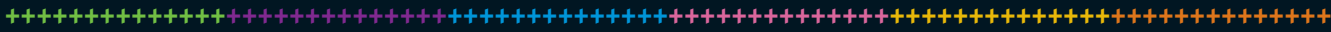
If self-employed	
Name of business	
Address	
Nature of business	
Date established	

Where applicant is a limited company	
Name of business	
Place of business	
Registered office (if different)	



Details of business to be purchased or Details of business if re-financing

Name of business		Name of business	
Address of business		Address of business	
Vendor's name		Purchase date	
Telephone number		Purchase price	
Purchase price		Estimate value	
Is property freehold/leasehold?		Current loan, rate and term	
Applicant's funds		Additional requirement	
Term and loan requested		Term and loan requested	



Assets and liabilities statement

ASSETS	CURRENT ESTIMATED VALUE	LIABILITIES	VALUE
1. Private dwelling house	£	1. Mortgage outstanding	£
2. Other property	£	2. Mortgage outstanding	£
3. Other property	£	3. Mortgage outstanding	£
Please state details of all other properties owned		Please state details of all other outstanding mortgages	
Personal effects (including cars)	£	Loans	£
1. Bank/building society deposit account	£	1. Bank overdraft	£
2. Bank/building society deposit account	£	2. Bank overdraft	£
Deposit paid	£	Tax	£
Investments	£	1. Other	£
Equity in companies		2 Other	£
TOTAL ASSETS	£	TOTAL LIABILITIES	£

Name and address of lender 1:

Name and address of lender 2:

Name and address of lender 3:

Have you ever experienced any difficulty when applying for credit? No Yes If yes, please provide details

Details of directorships

Terms and conditions

- 1 RCC Business Mortgages plc, trading as and hereafter called "Christie Finance", will seek to arrange an offer of finance (whether conditional or otherwise) on the instructions of and for you, the Applicant(s) and all or any other connected borrower(s) (if different) (each and together "Clients") on the property(ies) and/or business(es) listed in the Application Form ("the Form") or as otherwise discussed with Christie Finance or on any property(ies) or business(es) which the Clients subsequently wish to substitute. By signing these Terms you do so duly authorised for and on behalf of the Clients and each of them and confirm that the Clients hereby instruct Christie Finance to act as aforesaid, agreeing and acknowledging that the Clients are jointly and severally (i) bound by these Terms (which you have read and agreed for all the Clients); and (2) liable to pay Fees due hereunder to Christie Finance. The Applicant(s) declare that their replies to the questions in the Form and supporting information provided on behalf of the Clients (whether by the Clients or others) are, to the best of the Clients' knowledge, information and belief, true and correct and the Clients undertake to advise Christie Finance forthwith if this ceases to be the case. This Agreement, upon the Terms, shall continue unless and until the expiry of 4 weeks' written notice of termination, received by either party.
- 2 The Clients acknowledge that no advice is given by Christie Finance as to the merit or otherwise of the property(ies) and/or business(es) being funded. The appropriate levels of borrowing and the costs thereof are the responsibility of the Clients alone.
- 3 In exchange for a written offer of finance (whether conditional or otherwise) made and issued by a lending source to whom the Clients have been introduced and/or Christie Finance has made an application for finance on the Clients' behalf (whether or not the offer of finance is negotiated entirely or partly independently of Christie Finance, and whether addressed to the Applicant(s) directly or to any other connected borrower or directly to Christie Finance, and whether or not the finance is actually drawn down by the Clients), the Clients agree to pay Christie Finance an Arrangement Fee in a sum equal to 2.5% of the amount of the total sums offered by such lending source (subject to a minimum Arrangement Fee of £4,950).
- 4 The Clients also agree to pay Christie Finance a Fall-Back Fee amounting to 50% of the agreed Arrangement Fee (subject to a minimum Fall-Back Fee of £2,750) in the event that the Clients proceed with alternative finance following the production, but not release under condition 3 above, of an offer of finance (whether conditional or otherwise) by Christie Finance.
- 5 The Clients understand that Christie Finance may seek remuneration from other parties, including lending institutions, involved in providing the offer of finance and the Clients further consent to such payment being retained by Christie Finance.
- 6 The Clients understand that all personal and sensitive information about them is treated as private and confidential.
- 7 The Clients hereby authorise Christie Finance to make full disclosure to the lender, and any prospective lender to whom Christie Finance pass this application, of all information held concerning this or other applications made by or on behalf of the Clients and for any lender or prospective lender to release any information, including any offer of finance (whether conditional or otherwise), in relation to this application to Christie Finance.
- 8 The Clients understand Christie Finance will not disclose any information to any other parties without the Clients consent unless the circumstances are as set out within this document. Unless notified of any changes by the Clients, Christie Finance shall assume the personal and sensitive data we hold about them is correct.
- 9 The Clients hereby authorise Christie Finance to appoint third parties, from time to time to assist with the processing of non-sensitive personal data relating to the Clients. In doing so, Christie Finance will complete data processing agreements with such parties. By accepting these Terms and Conditions the Clients consent to Christie Finance undertaking such arrangements and passing on nonsensitive personal data to such third parties.
- 10 The Clients hereby authorise Christie Finance and any prospective lender to carry out a credit reference agency ("CRA") search and to credit score the application. The Clients further understand that a record of each search will be kept by the CRA and any CRA search may contain information about other members in the Clients household.
- 11 The Clients understand that in the interests of security and to improve the service offered by Christie Finance, telephone calls you make to us may be monitored and/or recorded.
- 12 Under the Data Protection Act 1998, the Clients have a right to see personal information about them that Christie Finance holds. A charge may be made for this service. The Clients may exercise this right, or direct any other related queries, in writing to The Compliance Officer at Christie Finance 11-21 Paul Street LONDON EC2A 4JU.
- 13 Christie Finance may allow access to the Clients records by external auditors for the purposes of auditing its internal quality systems, a regulator or a complaints resolution body. By accepting these Terms and Conditions the Clients agree to Christie Finance releasing information in these circumstances.
- 14 The Clients understand that Christie Finance may use information held about them, to provide them with information about other products and services which Christie Finance, or other selected companies offer, and which Christie Finance feel may be appropriate, by email, telephone, post or other means. Christie Finance may share information held about the Clients with other companies within the Christie group of companies to provide the Clients with information about their products and services which may be appropriate, by email, telephone, post or other means. The Clients may exercise their right to give notice to stop data being processed for marketing purposes by writing to The Compliance Officer at the above address.
- 15 Any dispute arising out of or in connection with this Agreement shall be governed and construed according to English law and be subject to the jurisdiction of the English courts unless the Applicant(s) registered office and/or personal address or the address of the property to be charged is in Scotland, in which case the Clients hereby submit also to the jurisdiction of the courts of Scotland.

I/WE HAVE READ AND AGREE THE TERMS ABOVE

Signature of applicant(s)

Applicant 1		Date
Applicant 2		Date

UK Offices

Birmingham

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