



GOLDWYN & GLADSTONES

L I M I T E D

COMMERCIAL FINANCIAL CONSULTANTS

Mortgage Application Form

	Applicant 1	Applicant 2
Full names		
Full address		
Telephone (Home)		
Telephone (Business)		
Mobile		
E-mail		
Previous address (if changed in the last 3 years)		
Date of birth		
Are you a smoker/non-smoker?		
Marital status		
Number of children		
Ages		
Value of house		
Outstanding mortgage		
Other security offered		

If employed	
Income	
Occupation	
Employer	
Other Income	

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	£
1. 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?	<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please provide details:-
Details of directorships	

Terms and conditions

- 1) Goldwyn & Gladstones Ltd will seek to arrange an offer of finance for you, the applicant(s) and all or any other connected borrowers, and you sign these Terms and Conditions upon behalf of yourself and each one of the applicants (or borrowers if different) and you and they are jointly and severally bound by these Terms and Conditions.
- 2) I/We acknowledge that no advice is given by Goldwyn & Gladstones Ltd as to the merits or otherwise of the property and business being funded. The appropriate levels of borrowing and the costs thereof are the responsibility of the borrower and the applicant and/or those persons on whose behalf these Terms and Conditions are signed, alone.
- 3) I/We agree to pay to Goldwyn & Gladstones Ltd an arrangement fee of 1.5% (subject to a minimum fee of £1,000) of the amount of the total sum offered by the lender in exchange for the offer letter issued by the lender whether addressed to us or any of us directly or to any other connected borrower or directly to Goldwyn & Gladstones Ltd. This arrangement fee will be reduced by 50% (subject to a minimum fee of £500) of the amount of the total sum or sums offered by the lender in the event that the applicant proceeds with alternative finance following the production of an offer letter from Goldwyn & Gladstones Ltd.
- 4) I/We understand that Goldwyn & Gladstones Ltd may seek remuneration from other parties involved in providing the offer of finance.
- 5) I/We authorise Goldwyn & Gladstones Ltd to make full disclosure to the lender and any prospective lender to whom Goldwyn & Gladstones pass this application of all information held concerning my/our application, and for any lender or prospective lender to release any information in relation to this application to Goldwyn & Gladstones Ltd.
- 6) I/We authorise Goldwyn & Gladstones Ltd and any prospective lender to carry out a credit reference search and to credit score the application.
I/We understand that this will involve searching the files of credit reference agencies which will keep a record of each search
I/We understand that the data supplied will be available to other lenders and to all others authorised to search the credit reference agency files for the purposes such as credit assessment of myself/ourselves, the applicants and members of my/our household and occasionally for debtor tracing and the purposes of fraud prevention.
- 7) I/We understand that if a mortgage is granted the lender may pass on to a credit reference agency information relating to the conduct of an account and these details may be used by other lenders and all others authorised to search the credit reference files for the purposes of credit assessment of myself /ourselves, the applicant and members of my/our household and occasionally for debtor tracing and the purposes of fraud prevention.
- 8) I/We understand that under the Data Protection Act 1998 prospective lenders and/or Goldwyn & Gladstones Ltd may hold any relevant information on their computer, and any relevant filing, system. I/We hereby authorise that all correspondence issued by the lender and/or any prospective lender will be forwarded only to Goldwyn & Gladstones Ltd unless requested by Goldwyn & Gladstones Ltd to do otherwise.
- 9) By signing these Terms and Conditions I/We acknowledge and agree that, Goldwyn & Gladstones Ltd, and any lender and/or any prospective lender may seek, hold, process and distribute any personal data which Goldwyn & Gladstones Ltd, or they may receive or hold concerning my/our and my/our family's personal and financial affairs in accordance with the purposes set out in Goldwyn & Gladstones Ltd and their respective Data Protection registrations with the Information Commissioner and that Goldwyn & Gladstones Ltd, and they may seek from the sources, and disclose to the disclosure recipients, personal and financial details as so registered under the Data Protection Act 1998.
- 10) Most lenders will require suitable life cover to be in place for the term of the loan. Unless indicated otherwise, Goldwyn & Gladstones Ltd will provide a quote for the applicant(s) to consider. Tick here if you do not wish to receive such a quote .
- 11) I/We the applicant(s)/borrower(s) declare that I/We have read the above Terms and agree that I/We shall be jointly and severally bound by them and that the replies to the questions in this application are to the best of my/our knowledge true and correct.
- 12) Any dispute arising out of or in connection with this agreement shall be governed by and construed according to English Law and shall be subject to the jurisdiction of English courts unless your registered office and/or personal address is in Scotland, in which case this agreement shall be governed by and construed according to Scots Law and you submit to the courts of that jurisdiction.

I HAVE READ THE TERMS AND CONDITIONS ABOVE

Signature of applicant(s)

Applicant 1		Date
Applicant 2		Date



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With over 25 years' experience of arranging business mortgages and an unrivalled knowledge of financing businesses within the hospitality, leisure, care and retail sectors, Goldwyn & Gladstones Ltd is the intelligent solution to all your business mortgage needs. The "Goldwyn & Gladstones Ltd" 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 growing team of brokers, 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.