

## Individual Application Form

### Introducer Details

Name .....	Network / Mortgage Club .....
Date .....	Tel / Mobile .....
Firm & FCA No. ....	Product required .....
Email .....	

### Property Details

Full address of the security property: .....

Title number: .....

Brief description of the property: .....

Freehold/Leasehold: .....	If Leasehold - unexpired terms of lease: .....
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Who will live in the property: .....	Relationship to applicant: .....
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Contact details for valuation: .....

Additional security offered: YES

(if yes, please detail.) NO .....

### Loan Details

Loan amount required: Gross: £..... Net: £..... Term: .....

Estimated value of property: £..... Purchase price £.....

Purpose of the loan: .....

Exit Route (Please indicate your primary intention and your alternative intentions)

#### Primary Exit Route

Refinancing. Please provide details (e.g. rent the property and obtain a BTL loan, re-bridge, residential/commercial mortgage term loan. Copy of any DIP, summary of discussions):

.....

#### Alternative Exit Route

Refinancing. Please provide details (e.g. rent the property and obtain a BTL loan, re-bridge, residential/commercial mortgage term loan. Copy of any DIP, summary of discussions):

.....

<p><b>Sale of secured property.</b> Please provide details (e.g. date to be put on the market, agents contact details):</p> <p>.....</p>	<p><b>Sale of secured property.</b> Please provide details (e.g. date to be put on the market, agents contact details):</p> <p>.....</p>
<p><b>Repayment from other means.</b> Please provide details (e.g. description of other assets to be sold, source of cash due):</p> <p>.....</p>	<p><b>Repayment from other means.</b> Please provide details (e.g. description of other assets to be sold, source of cash due):</p> <p>.....</p>

Interest payment options:      Deducted for the full term      Serviced monthly      Part deducted/ Part serviced

Security offered:      First Charge      Second Charge      Equitable charge

First charge lender:      .....      1st charge lender outstanding balance: £.....

## Applicants Details

<p>Full Name (Including title) .....</p> <p>D.O.B .....</p> <p>Nationality .....</p> <p>Do you have permanent rights to reside? (If applicable) .....</p> <p>Relationship to other applicant .....</p> <p>Current residential address .....</p> <p>.....</p> <p>Time at current address .....</p> <p>Previous address (If less than 3Yrs) .....</p> <p>.....</p> <p>Contact Details:</p> <p>Home/work: .....</p> <p>Mobile: .....</p> <p>Email: .....</p> <p>Tenant/ Owner .....</p> <p>Value of residence .....</p> <p>Lender &amp; Outstanding charge .....</p> <p>Any adverse credit: (If yes, details please) .....</p>	<p>Full Name (Including title) .....</p> <p>D.O.B .....</p> <p>Nationality .....</p> <p>Do you have permanent rights to reside? (If applicable) .....</p> <p>Relationship to other applicant .....</p> <p>Current residential address .....</p> <p>.....</p> <p>Time at current address .....</p> <p>Previous address (If less than 3Yrs) .....</p> <p>.....</p> <p>Contact Details:</p> <p>Home/work: .....</p> <p>Mobile: .....</p> <p>Email: .....</p> <p>Tenant/ Owner .....</p> <p>Value of residence .....</p> <p>Lender &amp; Outstanding charge .....</p> <p>Any adverse credit: (If yes, details please) .....</p>
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## Employment Details

### Applicant 1

Employed      Self-employed      Not employed

Name of employer/ business .....

National Insurance no. ....

Employer/ business full address .....

Telephone no. ....

Website address .....

Nature of business .....

Position held: .....

How long with your current employer/ trading? .....

If Employed - Annual Income £.....

If self employed last 3 years net profit figure  
 Net profit: £..... Year:.....  
 Net profit: £..... Year:.....  
 Net profit: £..... Year:.....

If self employed: .....

Accountants Name .....

Accountants address .....

Accountants qualifications .....

### Applicant 2

Employed      Self-employed      Not employed

Name of employer/ business .....

National Insurance no. ....

Employer/ business full address .....

Telephone no. ....

Website address .....

Nature of business .....

Position held: .....

How long with your current employer/ trading? .....

If Employed - Annual Income £.....

If self employed last 3 years net profit figure  
 Net profit: £..... Year:.....  
 Net profit: £..... Year:.....  
 Net profit: £..... Year:.....

If self employed: .....

Accountants Name .....

Accountants address .....

Accountants qualifications .....

## Employment Income

Please confirm your annual salary (and bonuses if any)

£ .....

Please confirm full legal name and jurisdiction of the company, estimated value of the business and your share participation.

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## Proceeds from business / trade

Dividends/Distributions received annually

£ .....

Please confirm full legal name and jurisdiction of the company, estimated value of the business & your share participation

.....

## Proceeds from Financial Investments

Dividends received annually

£ .....

Please provide full legal name and jurisdiction of your investment manager/wealth adviser and value of your investment portfolio

.....

## Other income

Please specify amount:

£ .....

Please provide details

.....

.....

## Expenditure (monthly)

Mortgage/Rent	£ .....	Total utilities	£ .....
Other loans including HP etc.	£ .....	Pension payments	£ .....
Council tax	£ .....	Life assurance	£ .....
Housing costs, maintenance	£ .....	Telephones	£ .....
Total travel	£ .....	Health	£ .....
Children, School Fees etc.	£ .....	Other expenditure	£ .....
Other expenditure	£ .....	Total utilities	£ .....
		Total expenditure	£ .....

## Solicitors Details

Name of firm ..... SRA Registered number .....

Address of firm .....

...Acting solicitor (Min 3 partners) Tel number ..... Email address .....

## Bank Accounts Details

Name of bank .....

Address of bank .....

Account number ..... Sort code .....

Account name .....

Length of time with bank .....

## Credit History

Have you ever been refused a mortgage on the property to be mortgaged or, any other property?

Applicant 1 YES NO Applicant 2 YES NO

.....

Have you ever had judgement for debt recorded against you or, if self employed/ controlling director, against your company?

Applicant 1 YES NO Applicant 2 YES NO

.....

Have you ever been bankrupt or compounded with your creditors?

Applicant 1 YES NO Applicant 2 YES NO

.....

Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreement?

Applicant 1 YES NO Applicant 2 YES NO

.....

Have you ever made a claim to the DSS in the last 12 months?

Applicant 1 YES NO Applicant 2 YES NO

.....

Have you ever been convicted or charged with any offense other than a minor driving offense?

Applicant 1

YES

NO

Applicant 2

YES

NO

### Applicant's General Declarations

I/We declare, undertake and understand that the information given in this application, including any additional information supplied with it;

- is true and complete to the best of my/our knowledge and belief; and
- may be relied upon by Century Capital Partners Limited (hereinafter referred to as Century Capital) in its decision to lend; and
- contains all material facts and information that might influence Century Capital's decision to lend.

I/We undertake to notify Century Capital immediately of any change in my/our circumstances which affects or may affect the information given prior to any loan being made.

I/we understand that:

- Century Capital may decline to make a loan if any information in this application is materially inaccurate or changes before the loan is made, or if it reveals that my/our circumstances do not meet Century Capital's lending policies; and
- if Century Capital does transfer my/our Mortgage all our own rights and obligations under my/our Mortgage will stay exactly the same but I/we will be bound to any person or organisation to whom it is transferred. That person or organisation will have all Century Capital's rights and powers.

Where the interest has not been deducted from the advance, I/We will make all payments by direct debit/standing order.

If there is more than one of us, we agree and understand that Century Capital will send all communications to both of us where we share the same address, or to each of us if we have different addresses.

I/We acknowledge and agree that: -

- Century Capital and any person who has the right at any future date to exercise all or any of its rights under my/our mortgage (including any transferee or assignee) may raise finance on my/our mortgage and may sell or transfer any or all of its rights and obligations under it, including the loan, and any security for it, to anyone at any time;
- if Century Capital or any other person does sell or transfer any or all of its rights and obligations under my/our mortgage, they may supply any information contained in this application and any supporting documentation or any other information relating to the Property, the mortgage and the history and conduct of my/our account to any interested or potentially interested person, who may rely upon the truth and accuracy of the information contained in this application.

### Applicant 1

Name .....

Date .....

Signed .....

### Applicant 2

Name .....

Date .....

Signed .....

## Use of Personal Data and Data Protection

The information you have provided is subject to General Data Protection Regulation (GDPR). By signing this document you consent to Century Capital or any company associated with us for the processing, both by manual and electronic means, of your personal data for the purposes of processing your application.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

I/We accept that information given in this application and all other information about me/us given at any time by any person (including me/us) to Century Capital or otherwise held may be held and retained (subject to any regulatory requirements) after my/our account is closed and may be: -

- shared within Century Capital and used to manage my account, make lending decisions, or for business analysis or market research purposes;
- disclosed to any third party who is, or is interested in, buying any or all of the rights and obligations under my/our mortgage, or providing funding in connection with it, or who is appointed to administer or manage my/our mortgage; and that such third party may disclose information regarding the performance of my/our mortgage to Century Capital during the term of my/our mortgage;
- disclosed to insurers of the Property whenever necessary for the purposes of obtaining buildings insurance or making a claim;
- disclosed to credit reference agencies, tracing agencies and to other third parties including other lenders. Where I/we borrow as a result of this application I/we agree that the lender or owner of the loan may give details of my/our account and how I/we manage it to credit reference agencies and other third parties including other lenders. In addition if I/we do not repay in full and on time Century Capital (or the owner of the loan) may tell credit reference agencies who will record the outstanding debt;
- disclosed to financial and other organisations involved in fraud prevention, to prevent or detect fraud and protect themselves and their customers or to assist in verifying my/our identity. If I/we give false or inaccurate information and they suspect fraud, they will record this. Century Capital and other companies may use this information, if decisions are made about me/us or others at my/our address(es) on credit or credit related services or motor, household, credit, life or any other insurance facilities;
- if it is intended to take possession of the Property, I/we will be told that this information may be disclosed to credit reference agencies and that my/our name(s) may be passed to other lenders by being placed on the Council of Mortgage Lenders Possessions Register or other registers;
- 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 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. We and other organizations may access and use from other countries the information recorded by fraud prevention agencies.
- disclosed to any other persons to the extent it is necessary for the purposes of processing this application and/or providing this mortgage.

I/We understand that Century Capital will make searches about me/us at credit reference agencies as well as from the Electoral Register and will be supplied with information accordingly. The agencies will record details of the search whether or not this application goes ahead. Credit and other information which is provided to Century Capital and/or the credit reference agencies, about me/us and those with whom I/we are linked financially may

be used by Century Capital and other companies if credit decisions are made about me/us, or other members of my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.

I/We understand that if my/our application is made in joint names and Century Capital searches the files of a credit reference agency an "association" will be created with the other person(s) named within this application. Century Capital or other lenders may take this financial association, created between the other applicant(s) and myself, into account in future applications for credit or financial services. The association will remain between us until one of us successfully applies for "disassociation" with the credit reference agencies.

If I am a sole applicant, information held about me by credit reference agencies may be linked to records relating to one or more of my partners and, for the purposes of this application, I may be financially linked as my application may be assessed with reference to any "associated" records.

I/We agree that Century Capital may make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry, the Inland Revenue, and the Council of Mortgage Lenders Possessions Register in the processing of this application and the administration of my/our account.

I/We understand that any telephone calls to do with my/our application or mortgage may be recorded and monitored for security, quality and/or training purposes.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it for anything other than a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

If at any time you wish us, or any company associated with us to cease processing your personal data or sensitive personal data, please contact The Data Protection Officer on 020 7495 9191 or in writing at Century Capital, 10 Albemarle Street, Mayfair, London, W1S 4HH.

You have the right to obtain a copy of the details and personal information that Century Capital hold on you. If you wish to obtain a copy of the personal information we hold about you, please contact us on 020 7495 9191 or in writing at Century Capital, 10 Albemarle Street, Mayfair, London, W1S 4HH.

You have the legal right of access to my/our/your personal records held by credit and fraud agencies and to receive details of those fraud prevention agencies from whom Century Capital obtains and with whom Century Capital records information about me/us/you. Century Capital will supply their names and addresses upon written request.

### **Specific Authority to obtain References and Disclose Information**

I/We authorise: -

- My/Our Solicitor to disclose to Century Capital any information relevant to its lending decision and I/we waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information;
- Century Capital and/or Solicitors acting on behalf of Century Capital to obtain reference(s) or information relating to this mortgage application from any accountant / lender / landlord or employer named in this application form and correspondingly authorise them to provide the reference(s) / information and to make such other enquiries and take up such references as it considers necessary in relation to my/our mortgage.
- Disclose information in or in connection with this mortgage application to any provider of buildings, contents or payment protection insurance in connection with my/our mortgage.

Please check that your application form has been fully completed before you sign it and that all information is accurate and correct. Incomplete or illegible applications will cause delay. By signing this application you agree that we can use your information for all the purposes referred to above and you agree to make the declarations listed in this application form.



Applicant 1

Applicant 2

Name .....

Name .....

Date .....

Date .....

Signed .....

Signed .....

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

T: +44 (0)20 7495 9191  
E: enquiries@centurycapital.co.uk

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London | W1S 4HH