

Second Charges Application Form

Telephone 01244 680 033 Fax 01244 674 980

CREATIVE MORTGAGE SOLUTIONS

THE NON-CONFORMING SPECIALISTS

Loan Details - To ensure prompt processing please complete in block capitals

Purpose of loan	
Loan required	£
Loan type	Interest only <input type="checkbox"/> repayment <input type="checkbox"/>
Payment period-months	

Please indicate type of protection required for accident, sickness & redundancy cover

Single Joint None
(First named only) (Both applicants)

Client Details - Please ensure names & address are spelt correctly - any errors may cause delay

1st Applicant Mr Mrs Miss Other

2nd Applicant Mr Mrs Miss Other

Surname

Maiden/any other name

First name

Date of birth

Status single/married/divorced/separated

Address

Postcode

Telephone number

Previous address(es) - if less than 3 year at current

Postcode

Employers name

Employers address

Work telephone

Years service

Occupation

Shareholding % if any

Gross income per annum £

Employment status Employed Self-employed Self-certification

Surname

Maiden/any other name

First name

Date of birth

Status single/married/divorced/separated

Address

Postcode

Telephone number

Previous address(es) - if less than 3 year at current

Postcode

Employers name

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Employment status Employed Self-employed Self-certification

Property & Mortgage Details - If married since purchased please supply copy of marriage certificate

Name of mortgage lender	Account Number
Security Address	Purchase price £ Date / /
	Did you buy from the council? Yes <input type="checkbox"/> No <input type="checkbox"/>
	If yes, amount of discount £
Monthly mortgage payment £	Date Commenced
Highest arrears in last 12 months £	Current arrears £
Endowment premium £	Current mortgage balance £
	Present value of property £

Please tick Terraced Bungalow Semi Maisonette Detached Flat

Indicate number of rooms Bedrooms Bathrooms Kitchens Garage Yes No

Standard construction Yes No Age of property

Other outstanding loans or credit

Company	Balance	Monthly Payment	Is loan secured on property?	To be paid off with new loan
	£	£	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	£	£	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Please indicate whether you have any of the following - Debit card Cheque guarantee Cashpoint card None

It is important that you read the information on pages 18 - 26 of your Borrower Information Guide, this explains how your data will be used. By signing this declaration you are confirming that the information given in this application is accurate and that Creative Mortgage Solutions Ltd, or any lender or other broker to whom we submit your application, may use and disclose your data as described in the guide. Unless you tick the box, we and any other broker or lender to whom we refer this application may write to you offering other products which may be of interest to you.

I/We confirm that Creative Mortgage Solutions Ltd and any lender or other broker to whom they submit this application is authorised by me/us to make such enquiries as it feels necessary in considering this application, and I/We authorise the relevant third parties to divulge such information to them.



Signed _____

Signed _____

Date _____

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Company Name

Telephone Number

Script for verbal DPA

“ The information you have provided in your application will be held on our computer records and that of any lender to whom we submit your application. It will be disclosed to credit reference agencies in the form of searches or enquiries while assessing your application, and the credit reference agency will keep a record of any search made.

I must tell you that the information held about you by the credit reference agencies may be linked to records relating to one or more persons, for example your spouse. For this application you may be treated as linked financially and our lenders and us will consider any associated record.

Can you confirm that you are able to disclose information about your joint applicant and/or anyone else with whom you say you have a financial link, and that you authorise us to make a credit reference search and link or record information about both/all of you?.”

Record the applicant's response here _____
(you cannot proceed unless they agree)

DPA carried out by _____
(Name of Advisor)

Advisors Signature _____ Date _____