

Personal Asset Liabilities Income And Expenditure



Crown
& Bentley
COMMERCIAL FINANCE

| Assets and liabilities statement | | | |
|---|---|--|---|
| Assets | | Liabilities | |
| Full name | | Lender & mortgage outstanding on which residence | £ |
| Main residence (Inc. second homes) If more than one property complete attached property portfolio schedule | | Total mortgages - number | |
| Address | £ | Total mortgages - amount | |
| Total number of rent and second homes | <i>*detailed separately on template attached</i> £ | Personal loans | |
| Personal effects (Inc. cars, boats, other) | | Lender | £ |
| Asset type | £ | Lender | £ |
| Asset type | £ | Lender | £ |
| Bank account and savings | | Lender | £ |
| Bank deposits - current account | £ | Lender | £ |
| Bank deposits - savings | £ | Bank overdrafts | |
| ISA's | £ | Total | £ |
| Investments SIPP / Pension | £ | Credit cards/Hire purchase commitments | |
| Endowment | £ | List | £ |
| Other - list | £ | List | £ |
| Other - list | £ | Personal guarantee given | |
| Insurance name | £ | Item | £ |
| Insurance name | £ | Item | £ |
| Total Assets | £ | Total liabilities | £ |

| Credit history | | | |
|--|-----|----|--|
| Have you been bankrupt, entered into an IVA or made arrangements with creditors within the last 6 years? | Yes | No | Have you had a court judgement (including a CCJ) or any defaults registered against you within the last 6 years? |
| | | | Yes |
| | | | No |
| Have you missed any mortgage or credit agreement payments within the last 3 years? | Yes | No | If you have answered yes to any of the above questions, please provide additional details: |
| | | | |



Income and expenditure statement

Monthly Income

Monthly Expenditure

| | | | |
|---|---|--|---|
| Employment income (monthly) | | Your home | |
| Salary/Drawings NET | £ | Mortgage payments | £ |
| Spouse/Partner/Sales/Savings NET | £ | Rental property (Inc second homes) | |
| Rental property (Inc. Second home) | | Total monthly payments | £ |
| Total monthly income | £ | Lender | £ |
| Other income (Investments/pensions/SIPS/ISAs) | | Lender | £ |
| Income type | £ | Personal loans | |
| Income type | £ | Lender | £ |
| Income type | £ | Lender | £ |
| Total Monthly Income | | Lender | £ |
| | | Lender | £ |
| | | Credit cards/higher purchase commitments | |
| | | Lender | £ |
| | | Lender | £ |
| | | Regular commitments (monthly) | |
| | | Council tax | £ |
| | | Water | £ |
| | | Gas & electric | £ |
| | | TV & landline | £ |
| | | Mobile | £ |
| | | Travel costs | £ |
| | | Car tax | £ |
| | | Car insurance | £ |
| | | Food | £ |
| | | Clothing/hobbies/leisure | £ |
| | | Endowment pension | £ |
| | | Life insurance | £ |
| | | Other | £ |
| | | Total Expenditure | £ |



Property Portfolio

Please complete the below portfolio as accurately as possible, including all properties that are currently owned in your personal or company name, excluding your main residence

| Address: | Owner: | Property Type: | Date Purchased: | Purchase Price: | Current est. Value: | Current Rent: (Monthly) | Outstanding Mortgage: | Monthly Payments: | Lender: |
|----------|--------|----------------|-----------------|-----------------|---------------------|-------------------------|-----------------------|-------------------|---------|
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Registered in England Company No 12056446 Registered Office: 1 Royal Exchange, London, EC3V 3DG
 Crown & Bentley Commercial Finance Ltd is authorised and regulated by the FCA.
 Registration number 918583 to provide consumer credit license with restrictions

Declarations and consents

1. FINANCE

We accept that this application form is for short-term bridging finance. Any finance will be repaid within the term provided for in the loan facility agreement or such other time as shall have been agreed in writing. We accept that any loan will be secured on the property being offered as security.

2. BROKER

We authorise you and your solicitors to receive communications on our behalf from any broker whose name and contact details are entered on this form, and to give information to that broker as to the progress of our application, unless or until we give you or your solicitor written notice that we are no longer using that broker. We accept that where we have used a broker we have done so of our own free choice. We acknowledge that any broker involved in the transaction shall be regarded as our agent and you are not responsible for their actions or advice. We authorise you to pay the applicable broker fee and commission to them if the loan completes.

3. INFORMATION ACCURACY

We understand and accept that by signing this application form we confirm that the particulars set out in it are correct in every respect and that you will rely on the truth and accuracy of the information. We have read the privacy policy [enclosed/at www.crownandbentley.com/privacy-policy] and accept that by submitting our personal information, it will be processed in accordance with the privacy policy. We declare that the information relating to our income and outgoings is correct and we are able to meet all our current financial commitments and are able to meet the financial commitments of the proposed loan facility agreement.

4. CREDIT CHECKS

We understand and accept that you will search our records at credit reference agencies ("CRAs") which will add details of your search to their records about us and that this will be seen by other organisations which make searches. This and other information about us and those with whom we are financially linked (which will include any joint applicants) may be used to make credit decisions about us and those with whom we are financially linked. The purpose of your searches will be to verify our identity and confirm our ability to meet the repayment obligations under the proposed loan facility agreement.

5. FRAUD CHECKS

We understand and accept that in order to prevent or detect fraud and money laundering, and to verify our identity, the information provided in this application will be shared with fraud prevention agencies. If fraud is detected or suspected, you may refuse to enter into an agreement with us or to lend to us, and the fraud prevention agencies will keep records which may be seen by others who may then refuse to provide us with certain services, finance or employment. We also understand that further details explaining how information held by you and by fraud prevention agencies may be used and about our data protection rights is set out in the privacy policy [enclosed/at www.crownandbentley.com/privacy-policy].

6. LEGAL

We are aware that it is an offence knowingly to provide false, misleading or inaccurate information when applying for a loan and in that event, we could face criminal prosecution and/or civil action for recovery of any losses incurred.

7. OCCUPANCY

Unless the loan is secured by way of a second charge on our primary residence then we confirm that neither we nor any "connected person" within the meaning of Section 252 of the Companies Act 2006 or section 96(B)(2) and schedule 11B of the Financial Services and Markets Act 2000, are currently residing or are permitted to reside in any property to be used as security for the loan at any time now or in the future.

8. GENERAL

We are aware that you will be primarily relying on this declaration as to the matters confirmed herein, even where you undertake your own investigation into any of these matters.

9. REGULATION

We acknowledge that you are not authorised or regulated by the Financial Conduct Authority or the Consumer Credit Act 1974 (as amended) and that the proposed loan facility agreement is not regulated and is intended wholly or predominantly for our business purposes.

10. AUTHORITY TO EXISTING LENDERS

We authorise our existing lenders to deal with you and your solicitors relating to this 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 loan as appropriate.

11. CONSENT TO LAND REGISTRY SEARCH

We consent to you undertaking a search against our name(s) in the index of proprietors names at HM Land Registry.

12. MARKETING OPT-IN

We agree to being contacted by Crown & Bentley Commercial Finance with information about their products and services, by post, telephone, email or SMS if we have ticked the applicable box:

Opt in

Please sign your name here to agree to the 'Declarations' and 'Personal Data' sections previously outlined:

Please note if electronically signed, each applicant is required to send a copy of the application form directly From their email to enquiries@crowbandbentley.com

Main applicant

Print name

Signature

Date

Thank you for completing the application process

Please send your form to enquiries@crowbandbentley.com,

