



E1 Finance Direct Ltd relies on the accuracy of the information contained in the application to source the most appropriate lender/finance. In addition, the person completing the application should advise the proposed borrower that their assets (e.g. commercial or residential properties offered as security) are at risk if repayments are not met in line with the signed agreement.

Before signing, the proposed borrower should also read and acknowledge the Data Protection Act Notice contained in the Declaration section at the back of the application.

1. INTERMEDIARY DETAILS *(Intermediary to complete)*

Name	<input type="text"/>	
Company name	<input type="text"/>	
Address	<input type="text"/>	
	<input type="text"/>	
	Postcode	<input type="text"/>
Email address	<input type="text"/>	
Tel number	<input type="text"/>	
Mobile number	<input type="text"/>	
Fax number	<input type="text"/>	
FSA number	<input type="text"/> <i>(if applicable)</i>	
<p>To the best of their knowledge does the applicant(s) have any adverse credit issues outstanding in their name or arrears on any debt? YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p>I confirm that the information contained within this application is true and correct to the best of my knowledge.</p>		
Signature of Intermediary	<input type="text"/>	Date <input type="text"/>

PACKAGER DETAILS *(E1 Finance to complete)*

Contact name	<input type="text"/>		
Company name	E1 Finance Direct Limited		
Address	170-172 Mile End Road		
	London		
	Postcode	E1 4LJ	
Email address	info@e1finance.co.uk		
Tel number	0845 0 559 559	Fax number	0845 0 559 558
Company number	4892542	CCL no	547256
		Data Prot no	Z8441270
Please state the name of your Network or B.D.M. (if applicable) <input type="text"/>			
Signature on behalf of Packager	<input type="text"/>		
Print name	<input type="text"/>		
Case manager	<input type="text"/>	EI Finance Ref. Number	<input type="text"/>

2. APPLICATION SUMMARY *(Intermediary to complete)*

E1 Finance Direct reference number or D.I.P. reference *(if applicable)*

Borrower name

Proposed lender *(if known)*

Purpose *(please tick)*

Property Purchase Property Refinance Business Finance/Working Capital

Bridging Property Development Other

Details of loan

Amount sought £

Purchase Price/Total expenditure £

Applicant's funds/contribution £ Source

Term required years

Payment method Capital and Interest Interest only Other, eg Sharia compliant

Lump sum *(specify source)*

Brief description of security available and value

If this application has been discussed with E1 staff please state name and date

Name Date

Has the applicant approached any other lenders for this proposal? YES NO

If yes, please provide brief details of lender/date and current position

What, if any, specific time constraints exist?

Application fee £

Payment. Please make cheque payable to E1 Finance Direct Ltd and tick if attached.

Alternatively, complete and sign our credit/debit card form, and tick if attached.

Please take care to ensure the application fee is enclosed, as omission will delay the application.

3. BORROWER'S PERSONAL DETAILS

3.1 All applicants to complete.

If applicant is an **Individual** please complete section 3.4 only.

If applicant is a **Limited Company** please complete sections 3.2 and 3.4 for up to two directors and provide further details for directors 3 and 4 by copying the appropriate pages and completing.

If applicant is a **Partnership** please complete section 3.3 and 3.4 for up to two partners and provide further details for directors 3 and 4 by copying the appropriate pages and completing.

Type of business	<input type="text"/>		
Year established	<input type="text"/>		
Telephone no.	<input type="text"/>	Fax no.	<input type="text"/>

3.2 Please complete this section if you are a Limited Company.

Limited Company name	<input type="text"/>		
Registered Office address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Number of Directors	<input type="text"/>		
Company number	<input type="text"/>		
Correspondence address (if different)	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>

3.3 Please complete this section if you are a Partnership applicant.

Full Trading name	<input type="text"/>		
Trading address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Number of Partners	<input type="text"/>		
Correspondence address (if different)	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>

3.4 Please complete if you are an individual applicant or the first two Directors/Partners.

	1st applicant	2nd applicant
Title. Mr/Mrs/Miss/Other	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/>	<input type="text"/>
Dependants	How many? Ages	How many? Ages
Marital status (✓)	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Living together <input type="checkbox"/> Widowed <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Living together <input type="checkbox"/> Widowed <input type="checkbox"/>
Home address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Residential status (✓)	Postcode <input type="text"/> Homeowner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with relatives <input type="checkbox"/> Other _____	Postcode <input type="text"/> Homeowner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with relatives <input type="checkbox"/> Other _____
Time at current address	Years Months	Years Months
If less than 3 years please give previous address*	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Residential status at previous address (✓)	Postcode <input type="text"/> Homeowner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with relatives <input type="checkbox"/> Other _____	Postcode <input type="text"/> Homeowner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with relatives <input type="checkbox"/> Other _____
Time at previous address	Years Months	Years Months
<i>Current contact details</i>		
Telephone no. (home)	<input type="text"/>	<input type="text"/>
Telephone no. (work)	<input type="text"/>	<input type="text"/>
Mobile no.	<input type="text"/>	<input type="text"/>
Fax no.	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>

* If applicant has had more than one previous residence in the last three years please provide full addresses for each property on a separate sheet of paper and attach to this form.

3.5 Employment details - All applicants to complete 3.5 - 3.8.

Please complete 3.5.1 if you are employed or 3.5.2 if you are self-employed.

3.5.1 Employed	Ist applicant	2nd applicant
Occupation		
Employer's name		
Employer's full address		
	Postcode	Postcode
Start date D/M/Y	/ /	/ /
Annual gross salary	£	£
Spouse's annual income	£	£
Other regular income	£	£
State benefits	£	£
Total monthly income	£	£
	Monthly expenditure	Monthly expenditure
Mortgage/rent	£	£
Life assurance/pension	£	£
General/domestic	£	£
Council tax	£	£
Other	£	£
Total monthly expenditure	£	£

3.5.2 Self-Employed	Ist applicant	2nd applicant
Name of business		
Business address		
	Postcode	Postcode
Date started trading	/ /	/ /
Annual gross turnover	£ Year ending	£ Year ending
	£ Year ending	£ Year ending
	£ Year ending	£ Year ending
Net income per annum	£ Year ending	£ Year ending
	£ Year ending	£ Year ending
	£ Year ending	£ Year ending
Other regular income	£	£
Spouse's annual income	£	£
Spouse's source of income		
Spouse's net income	£	£
State benefits	£	£
Other regular income	£	£
Total monthly income	£	£

3.5.2 continued

	Ist applicant Monthly expenditure	2nd applicant Monthly expenditure
Mortgage/rent	£	£
Life assurance/pension	£	£
General/domestic	£	£
Council tax	£	£
Other	£	£
Total monthly expenditure	£	£

3.6 Further details of liabilities (excluding mortgage). To be completed by all applicants.

LOANS

Applicant 1 or 2	Lender & Account no	Balance	Monthly Payment	Purpose of loan	Secured? To be repaid?	How much?
<input type="checkbox"/> <input type="checkbox"/>		£	£		Yes/No Yes/No	£
<input type="checkbox"/> <input type="checkbox"/>		£	£		Yes/No Yes/No	£
<input type="checkbox"/> <input type="checkbox"/>		£	£		Yes/No Yes/No	£
<input type="checkbox"/> <input type="checkbox"/>		£	£		Yes/No Yes/No	£

3.7 Personal Guarantees. To be completed by all applicants.

Are there any personal guarantees given by any applicant? YES NO

If yes, please provide full details

3.8 Statement of Assets. To be completed by all applicants.

	Ist applicant		2nd applicant	
	Estimated value	Mortgage outstanding	Estimated value	Mortgage outstanding
Main residence	£	£	£	£
Other property 1	£	£	£	£
Other property 2	£	£	£	£
Name of lender				
Account number				
Name of bank				
Shares	£		£	
Life policy surrender values	£		£	

If you own or part own any other property please complete property details on page 11.

4. PROPOSAL - What is the money to be used for?

Please complete 4.1 if it's for Purchase or Re-Mortgage of property or 4.2 if it's for any other purpose.

4.1 Purchase or Re-Mortgage of property

Property details

Property description & accommodation

Purchase value/Estimated price	£	
Loan required	£	
Term		
Address		
		Postcode

Tenure Freehold Leasehold

If leasehold, years remaining on lease years Annual rent £ Date / /

Vacant possession on completion? Yes No

Is property currently let? Yes No If Yes, rental income £ per month

Name of tenant

Telephone no

Is the property let on an AST (Assured Shorthold Tenancy) basis? Yes No If Yes, please provide details on additional information page (see page 11).

Intended use Own business Investment Own business & residential

Access contact for valuation

If providing additional security please advise us of all the above information on the additional security on the additional information page (see page 11).

If you are Re-mortgaging please provide details of first and second charges on the above property.

Lender name	<input style="width: 150px;" type="text"/>	Account no.	<input style="width: 150px;" type="text"/>
Outstanding balance	£ <input style="width: 150px;" type="text"/>	Original purchase price	£ <input style="width: 150px;" type="text"/>
Date purchased	<input style="width: 150px;" type="text"/>	Purpose of loan	<input style="width: 150px;" type="text"/>

(capital raising/better rate etc)

If your application relates to a property development loan please provide full details e.g. business plan/cash flows, site plans etc. *Briefly outline the experience of applicant/s in property investment or development on the additional information page (see page 11).*

Please provide further details below of properties owned by the applicants.

Existing Investment Portfolio

Property Details	Estimated Value £	Current Mortgage £	Lender & Mortgage Account No	Monthly payment £	Rental income £ pcm
1.	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Property address & owner name

2.	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
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Property address & owner name

Existing Investment Portfolio (continued)

Property Details	Estimated Value £	Current Mortgage £	Lender & Mortgage Account No	Monthly payment £	Rental income £ pcm
3.					
<i>Property address & owner name</i>					
4.					
<i>Property address & owner name</i>					
5.					
<i>Property address & owner name</i>					

4.2 - 4.4 Proposal Only complete if your application does NOT relate to a property purchase or re-mortgage. Complete one of the following sections 4.2 - 4.4 as appropriate.

4.2 Business Acquisition

Name and Address of business being acquired		
	Postcode	
Details of purchase	Lease £	Stock £
	Goodwill £	Fixtures & Fittings £

Brief description of proposal e.g. are you buying shares/assets/buying out a partner etc

4.3 Asset Purchase e.g. Vehicles, Computers, Software, equipment etc

Please give a full breakdown of items and purchase costs pre-VAT either here or on additional sheet.

Repayment period sought	2 years	<input type="checkbox"/>	3 years	<input type="checkbox"/>	4 years	<input type="checkbox"/>	Other	<input type="text"/>
Fixed or Variable interest rate sought			Fixed	<input type="checkbox"/>	Variable	<input type="checkbox"/>		

4.4 Business Start Up

Please give a full breakdown of items and purchase costs pre-VAT either here or on an attached sheet.

Brief list of expenditure and costs

Repayment period sought	2 years	<input type="checkbox"/>	3 years	<input type="checkbox"/>	4 years	<input type="checkbox"/>	Other	<input type="text"/>
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5. ADDITIONAL INFORMATION. All applicants to complete sections 5.1 - 5.3.

5.1

Address and brief description of any security being offered (if any) Postcode

Description

Estimated value £ Outstanding loan £

Lender Account no.

Please attach a recent valuation, if available

Property currently used for

Tenure Freehold Leasehold If lease, no of years remaining

Is other security available? If so confirm details and address on additional sheet.

If Borrower is a Limited Company:

Are Directors willing to give Personal Guarantees? Yes No

Has the Company given Mortgages Debenture previously? Yes No

Brief outline of experience of applicant/s in their business sector (use continuation sheet if necessary)

Are you applying under the Small Firms Loan Guarantee Scheme: Dept of Trade & Industry? Yes No

5.2 Background information. To be completed by all applicants.

	Ist applicant	2nd applicant
Name of Bank	<input type="text"/>	<input type="text"/>
Address of Bank	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Telephone number of bank	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Sort code	<input type="text"/>	<input type="text"/>
How long have you held this a/c?	<input type="text"/> years	<input type="text"/> years

5.3 Professional advisers

	SOLICITOR DETAILS	ACCOUNTANT DETAILS
Name of firm	<input type="text"/>	<input type="text"/>
Solicitor acting	<input type="text"/>	<input type="text"/>
Address of solicitor	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
Fax number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
DX number	<input type="text"/>	<input type="text"/>
Number of partners in firm	<input type="text"/>	<input type="text"/>

6. DECLARATIONS

Please note that the specific Terms and Conditions of any Commercial Mortgage/Finance offered to you by a lender will be fully explained in its respective Agreement/Mortgage/Finance offer.

A Service of Quality

We place paramount importance on customer service and aim to meet your expectations on every occasion. To achieve this aim we need accurate personal information about you. We have a legal obligation under the Data Protection Act to ensure that all information held and processed about you complies with the principles of the Act. The Act requires all personal information to be treated in the strictest confidence and to be used only for the purposes of which you are aware.

To E1 Finance Direct Limited, the Lender/s its agents and successors and assignees I/we declare and agree that;

1. I am/we are 18years of age or older
2. I/we have personally completed the application (or if completed by someone else I/we have read and checked every answer).
3. The information given in this application is true to the best of my knowledge and belief.
4. I/we confirm that the borrower has sufficient income to support the mortgage/finance applied for. No loans exist that are required to be disclosed- but which have not been disclosed.
5. I/ we understand that E1 Finance Direct Ltd will undertake its best efforts to ensure the finance sought meets my/our needs based on the information provided by me/us. I/we understand that E1 Finance Direct Ltd are not liable for any action that I/we take as a result of this advice and that responsibility for assessing whether the borrowing is suitable for my/our situation is the responsibility of me/us and our professional advisers e.g. Accountants/Solicitors. E1 Finance Direct Ltd cannot be responsible for any delays that might occur between application and drawdown and any costs /penalties incurred by the applicant as a result. E1 Finance Direct Ltd undertakes to act with all reasonable skill and speed but remains dependent upon the applicant/s and their advisers/third parties performing in a timely way.
6. I/we undertake to re-imburse all fees/expenses and costs incurred by the lender in connection with this application and with any borrowings that may result.
7. I/we undertake to advise the lender of any change in circumstances prior to any advance being made which may affect their assessment of the application.
8. The lender (or its agents) may make such enquiries of such persons (e.g. such as Lenders/Employers/Landlords/Accountants and Bankers) as is deemed necessary to confirm the accuracy of information contained within the proposal. I/we authorise the lender may make enquiries as required of the Inland Revenue.
9. I/we understand that a false or misleading declaration will/may adversely affect any mortgage offer or invalidate such offer. I/we understand and acknowledge that the lender may at any time prior to the finance being drawn/completed - withdraw, cancel or revise any such offer without notice and without stating a reason. **Failure to maintain the repayments agreed may result in repossession and subsequent sale of any property secured against the finance by the lender and Legal action against the business.**
10. I/we authorise the E1 Finance Direct Ltd to use appropriate techniques in assessing the application such as credit scoring and credit search with relevant agencies and that such information may be processed automatically.

11. I/we understand that the rate of interest payable on any advance agreed and drawn/completed (and thus the monthly/quarterly/annual repayment) may vary from time to time in accordance with fluctuating interest rates and the specific terms of the loan. If you are concerned regarding the impact of fluctuating interest rates on any loan/finance repayments E1 Finance Direct Ltd can assist in seeking fixed interest rate loans/facilities.

Prevention of Fraud

12. We will check your details with a fraud prevention agency(ies) and if you provide false or may use this information and search these records to;
 - Help make decisions about credit and credit related services for you and your households
 - Trace debtors, recover debt and prevent fraud.
 - Check your identity to prevent money laundering.

Sensitive Data

The Company has notified me that it processes 'sensitive data' regarding criminal convictions, racial or ethnic origin, political options, religious beliefs, Trade Union membership, physical or mental health and sexual life about applicants as part of risk profiling applications and for insurance purpose. I/We am/are informed that this information is only used for assessing risk my/our eligibility for a mortgage. I/We consent to the Company Processing sensitive data held about me/us in this matter and to the Company holding securely any medical health data about me.

Valuation

13. I/We authorise you to instruct a valuer to undertake a valuation for mortgage/loan purposes upon receipt of this application at my/our cost. Once the valuation has been carried out any valuation fee is non – refundable. I/We understand that this payment is non – refundable. I/We understand that payment of a valuation fee will not bind the lender to grant any advance. Neither E1 Finance Direct Ltd, the lender nor qualified valuers who are to be instructed are under liability, either on the basis of negligence or on any basis whatsoever to me/us as purchasers or owners in respect of the value of or the state or condition of the property. The inspection of the property will be carried out on behalf of the lender and will not include a detailed survey of the structure unless specifically requested. I/We understand that E1 Finance Direct Ltd and the lender are not the agent of the valuers and I/We understand neither E1 Finance Direct Ltd or The lender have any responsibility on their part to me/us, for the valuation.
14. I/We confirm that all payments made in respect of any finance granted are made for and on behalf of all applicants detailed in this application form, irrespective that the bank account may be in the sole name of one applicant. If the loan is made to the joint applicants each will be liable for the full amount of the finance.
15. I/We agree that E1 Finance Direct Ltd may forward this application to any one or more lender/s for its consideration.
16. I/We designate any lender to whom this application is forwarded. I/We acknowledge that the lender is relying on the statements made in this application in deciding on whether to offer a loan or not.
17. I/ We authorise the lender to inspect my/our file held by my/our solicitor in relation to this transaction should the company require access to the same for whatever reason, and also for the acting solicitors to be provided with a copy of the application form.

Data Protection;

18. In accordance with the revisions to the data Protection Act 1998 the information provided by you in your application form, or during any telephone call, may be held on computer by E1 Finance Direct Ltd and/or the lender and used for customer administration, research and analysis purposes. The information may also be used for credit assessment, fraud prevention and marketing of financial and related products and services. The information may be disclosed to other members of the lender's group and associated companies within the United Kingdom and internationally who may hold it on computer and use it for the above purposes registered with the Office of Information Commissioner. If you prefer not to take part in research or receive any information but products and services please write to the Data Protection Office, at E1 Finance Direct Ltd or the lender. Under the Data Protection Act you have the right to ask us or the Lender to send a copy of your computer records (on payments of an administration fee) and the right to change any of your information that is incorrect. If you require such details please contact E1 Finance Direct Ltd, in writing, at 170 Mile End Road London E1 4LJ or write directly to the lender.
19. I/We accept that information given in this application, and any other information that I/we or my/our agents provide to E1 Finance Direct Ltd and the Lender or is otherwise held by E1 Finance Direct Ltd may be held on computer and retained after my/our account is closed.
20. I/We accept that this is an application through a Commercial Finance intermediary and that the lender has not given me/us information or advised on another mortgage or mortgage related products.
21. I/We understand that the lender may pay a fee to any intermediary involved with this application and marketing costs to E1 Finance Direct Ltd.
22. I/We agree that if a guarantor is being used in support of this application, the lender or its agents may disclose to them, details of my/our confidential information. If you are joining in this finance as a guarantor you may become liable, instead of or as well as, the borrower.
23. I/We understand that the lender reserves the right to revalue the property at any time after completion of the mortgage and if necessary to reschedule the loan accordingly.
24. I/We understand that the lender reserves the right to request the completion of their own form of declaration and consent in addition to this declaration.
25. I/We authorise E1 Finance Direct Ltd or the lender and/or its agents to accept requests to this application from my/our broker/intermediary/Solicitors verbally, in writing, via telephone, fax, electronic mail (or similar method of communication). I/We authorise E1 Finance Direct Ltd or the lender and/or agents to give/send receive information related to this application to /from my/our broker/intermediary/Solicitors via the above methods of communication. I/We accept the electronic mail has the potential for reduced levels of security and I am/we prepared to accept this risk.
26. I/We confirm any solicitor or licensed conveyancers acting for me may disclose to the lender any information he/she or the lender consider relevant to the lender decision to lend and I/we waive any duty of confidentiality or privilege which may otherwise exist.
27. I/We confirm that E1 Finance Direct Ltd may reject my application at any time without notice or reason.
28. If there are more than one of us, then we agree and understand that our liabilities and obligations hereunder are

joint and several and we consent to the lender sending all communications and statements of account to one of us only, unless one of us notifies the lender writing.

Credit Agencies

29. I /We understand that if my/our application is made in joint names, and you search the files of a licensed Credit Agency, an 'Association' will be created with the other person(s) named within this application. I /We understand that these agencies will link together information in the financial records of my/our financial partners. I/we understand that such linked information will be taken into account in all future applications by either of us and that this linking will continue until a notice of confirmed separation (known as 'Disassociation') is successfully filed at these agencies. By stating a financial association with another party you are also declaring that you are entitled to:
 - Disclose information about your joint application and/or anyone else referred to by you; and
 - Authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you;
 - (Sole Applicants Only) For the purpose of this application my partner and I are financially independent and I requested that my application be assessed without reference to any associated records, although I recognise that this may adversely affect the outcome of my application, I believe that there is no information relating to my partner that is likely to affect the Company's willingness to offer services to me. I authorise the Company to check the validity of this declaration with Credit Reference Agencies and if the Company discovers any associated records, affecting the accuracy of this declaration the Company may decide not to proceed with this application on this basis.
 - A footprint or record of this 'Association' will be kept at the Credit Agency, whether or not the application proceeds.

30. Credit Reference Agencies' Address

If you would like a copy of your credit file, please write to the following, enclosing a cheque or postal order for £2 (two pounds sterling).

You will need to tell them your name(s) and address(es) for the last six years.

Experian Limited	Equifax Europe (UK) Ltd
Consumer Help Services	Department 1 E
PO BOX 8000	PO BOX 3001
Nottingham	Glasgow
NG1 5GX	G81 2DT

For Our business Customers

The Data Protection Act does not apply to companies in themselves but it does extend to sole Traders and Partnerships. When an application is received from a business, in addition to the above, information may be sought from Credit reference Agencies on the Company directors and / or partners as individuals.

Telephone calls may be recorded for security purposes and monitored under our quality control procedures.

31. Introducer

We will pass back information about you and your agreement that may be necessary for the purpose of administration, payment or settlement. The person who introduces you to us may use this information for marketing purposes, but only with your consent.

DECLARATION. Must be completed in all cases.

Have you ever been convicted of any offence (other than driving offences)? YES NO

Have you ever had any insurer decline or cancel insurance/or impose special terms? YES NO

Are you or have you been in arrears with any credit agreement e.g. mortgage, loan, etc within the last three years? YES NO

Have you ever had any County Court Judgements against you? YES NO

If yes, please provide details

I/We declare that the information given above is complete and correct.

I/We authorise E1 Finance Direct Ltd to provide the information contained in this application to lenders or potential lenders in order for them to assess my/our application.

I/We accept that the lenders in question will process the data to assess the application and authorise them to take all necessary action to complete this assessment. This may include sharing information with other firms or agencies and will also involve the lender retaining information.

If you do not wish to accept these terms we will not be able to provide information to any lender and as such not be able to conclude your application.

The lender(s) may wish to use my/our information in other ways, such as marketing, and may wish to do this by passing your information to other members of it's Group, however defined.

If you **DO NOT** authorise the lender(s) to process your information in this way please tick this box

Please provide E1 Finance Direct Ltd with any such information they require in connection with this application.

APPLICANT

INDIVIDUAL/PARTNER 1/DIRECTOR 1

Signature x

Print Name x

Date x

PARTNER 2/DIRECTOR 2

Signature x

Print Name x

Date x

PARTNER 3/DIRECTOR 3

Signature x

Print Name x

Date x

PARTNER 4/DIRECTOR 4

Signature x

Print Name x

Date x

To be completed in all cases.

BUILDINGS INSURANCE

All lenders will insist that suitable insurance cover is maintained on any property offered as security - for a sum not less than that specified by the lender. Please confirm that satisfactory insurance cover is in place at the time of this application. If insurance cover is NOT YET in place please tick and E1 Finance Direct Ltd will arrange for an independent quote to be obtained.

7. SUBMISSIONS CHECKLIST – INFORMATION REQUIRED TO ACCOMPANY EACH APPLICATION.

To be completed by Introducer. Please complete page 16 too.

IDENTITY AND ADDRESS VERIFICATION – MONEY LAUNDERING REQUIREMENTS

For more than two applicants please photocopy this page.

This section MUST be completed by the Introducing Broker.

We are required by the Money Laundering Regulation to verify the names and addresses of all applicants. This should be verified by ensuring that the applicant(s) has/have supplied one item from List A and one item from List B. Failure to fully complete this form may result in processing delays of this application.

I certify that *(please tick one box)*

The applicant was not interviewed face to face. I have verified the identity of the applicant as detailed below. N.B. Under money laundering regulations we are required to perform an additional check.

OR

The applicant was interviewed face to face and I have verified the identity and address of the applicant as detailed below.

LIST A - Verification of Identity

First applicant

Second applicant

Ref no.

Date of issue

Ref no.

Date of issue

UK Passport

UK Photocard Driving Licence with supporting slip

LIST B - Verification of Address

First applicant

Second applicant

Ref no.

Company

Date of issue

Ref no.

Company

Date of issue

Utility bill

not more than 3 months old showing your address. We accept bills from Electricity, Gas, Telephone and Water/Environmental Services providers. We DO NOT accept bills from mobile phone companies.

Credit card/Bank statement

not more than 3 months old.

Council tax bill

not more than 13 months old.

Most recent Mortgage

Statement.

Other forms of identification may be acceptable. Please ask a member of staff for details.

Signature of introducer

Date

7. SUBMISSIONS CHECKLIST *(continued)*

	Attached ✓	To Follow ✓	Comment
Property Purchase/Re-Mortgage			
Sales Agent particulars of the property to be bought	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
6 months personal and business bank accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
3 years accountant produced trading accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Copy valuation, if recent one held	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Business acquisition			
Business plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Historical trading figures for target business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Historical trading figure for applicant's business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Working Capital/Expansion			
Business plan/financial projections for a minimum of 12 months: ideally for 2 years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Details of any contracts in place	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Vehicles/Equipment etc			
List of items to be purchased including purchase price	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Quote/s for supply of items	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Two years historical trading figures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Business Start Up			
Business plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Financial projections	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Evidence of demand	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Marketing plans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

PLEASE NOTE THAT IF THE APPLICATION FORM IS INCOMPLETE THEN E1 FINANCE DIRECT LIMITED OR THE LENDER/AND/OR ITS AGENTS WILL NOT BE ABLE TO PROCEED WITH THE APPLICATION AND WE ACCEPT NO RESPONSIBILITY FOR ANY DELAY OR LOSS THAT OCCURS AS A RESULT OF THOSE OMISSIONS.

- Have all the sections been completed?
- Have all the applicants signed?
- Are all the applicable fees enclosed?
- Are all the requested documents enclosed (See section 6.) together with;
 - Proof of residency
 - Proof of Identity
 - Mortgage/Bank statements (where requested)
 - Copy of insurance cover in place for any Building offered as security

Please ensure you have also signed the application form on page 2, section 1.