



Introducer Name:

Introducer Company:

Email Address:

Telephone Number:

Loan Purpose:

Purchase

Secured Loan

Buy To Let

Date of Fact Find:

Loan Details

What loan amount do you require?

What is your preferred repayment type?

Repayment

Interest Only

What term would you like your loan over?

What will the loan be used for?

Personal Details

Applicant 1

Applicant 2

Title

Forenames

Middle Name(s)

Surname

Date of Birth

Gender



Personal Details Continued	Applicant 1	Applicant 2
Nationality		
Marital Status		
Maiden Name		
Present at interview?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are clients related by marriage/civil partnership?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Number of dependant children and ages?		
Current Address	Applicant 1	Applicant 2
House Number & Street		
Town / City		
County		
Postcode		
Residential Status		
Time at this address		
Value		
Current Mortgage Balance		
Current Mortgage Provider		



Current Address Continued	Applicant 1	Applicant 2
Monthly Payment		
Remaining Mortgage Term		
Rate		
Mortgage Account Number		
Mortgage Type	<input type="checkbox"/> Interest Only <input type="checkbox"/> Repay-ment <input type="checkbox"/> Part & Part	<input type="checkbox"/> Interest Only <input type="checkbox"/> Repay-ment <input type="checkbox"/> Part & Part
Please confirm why a Re-mortgage or Further Advance has not been a successful option:		
Second charge already in place?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is this a business charge?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
How much is the charge for?		
Previous Address <small>If less than 3 years in current address</small>	Applicant 1	Applicant 2
House Number & Street		
Town / City		
County		
Postcode		
Residential Status		
Date moved into this address?		



Contact Details

Applicant 1

Applicant 2

Home Number

Email Address

Mobile Phone

Details of Security Address

House Type Detached Semi Detached Terraced Flat If flat, how many flats in building? If flat, how many storeys in building?

Property Construction Standard Non Standard Please Provide Details

Number of: Bedrooms Bathrooms Reception Rooms

Garage/parking? Yes No Ex-council House? Yes No

Is the Security Address the same as existing address? Yes No If you answered NO, please complete the section below

Is this a BTL address? Yes No Is this a purchase/re-mortgage? Yes No

House Number & Street

Town / City

County

Postcode

Rental Income

Value/Purchase Price

Current Mortgage Amount



Details of Security Address Continued

Monthly Payment		
Is mortgage to be redeemed?		
Current Mortgage Provider		
Account Number		
Have you ever lived in or have you inherited this property?		<input type="checkbox"/> Yes <input type="checkbox"/> No

Buy-to-let Properties

Applicant 1

Applicant 2

Do you own BTL properties?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
How many?		
Personal or Ltd Company?		

Employment / Income

Applicant 1

Applicant 2

Main Employment Status	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Other	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Other
Preferred Retirement Age		
If re-mortgage extends into retirement - full explanation of continued affordability		
National Insurance Number		

Employment

If Self-Employed, continue to next section

Applicant 1

Applicant 2

Your Employer's Name		
Employer Address 1		
Employer Address 2		



Employment Continued		
Town / County		
Postcode		
Country		
Employer Telephone Number		
Your Occupation	Professional / Clerical / Skilled / Manual	Professional / Clerical / Skilled / Manual
Job Title		
Basis of Employment		
If Self Employed, continue with next section	Applicant 1	Applicant 2
Service Period (Years / Months)		
Gross Annual Income	£	£
Regular Overtime	£	£
Guaranteed Bonus	£	£
Regular Bonus	£	£
Commission	£	£
Allowances	£	£
Total NET Monthly Income	£	£
<small>Net amount shown on payslip</small>		
<small>If more than one employment, please complete additional notes for other employed income</small>		
Self Employment	Applicant 1	Applicant 2
Business Name		
Nature of Business / Occupation		



Self Employment Continued	Applicant 1	Applicant 2
Year Established		
Sole Trader or Ltd Company?		
Percentage of business owned		
Last years net profit		
Latest years dividends/salary		
Income Proof	<input type="checkbox"/> SA302 <input type="checkbox"/> Accountants Ref	<input type="checkbox"/> SA302 <input type="checkbox"/> Accountants Ref
Accountants Details		
Name		
Firm Name		
Email Address		
Telephone Number		
Other Income Income Types & Details	Applicant 1	Applicant 2
State Benefits		
Pension Income		
Rental Income		
Other Income (Please State)		
Gross Amount (per period)	£	£



Outstanding Credit

Type (e.g. credit card, loan)	Date Opened	Current Balance (approx)	Credit Card Limit	Monthly Repayment	Interest Rate	Repay? (Y or N)	Company Name	Term Remaining
	/ /	£	£	£				
	/ /	£	£	£				
	/ /	£	£	£				
	/ /	£	£	£				
	/ /	£	£	£				
	/ /	£	£	£				
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	/ /	£	£	£				
	/ /	£	£	£				
	/ /	£	£	£				
	/ /	£	£	£				
	/ /	£	£	£				

Think carefully before securing current unsecured debts against your home. This may increase the total time to repay and the interest paid.

Your home may be repossessed if you do not keep up repayments of debts secured on it.



Monthly Expenditure		Joint
Council Tax		£
Utilities (Gas / Electricity / Oil / Solid Fuels / Water)		£
Phone (Internet / TV / Sky / Mobiles / TV Licence / Land Line)		£
Housekeeping (Food / Toiletries / Groceries / Day to Day)		£
Travel (Holidays / Travel Insurance)		£
Maintenance / Alimony / Childcare		£
Motoring (Car Insurance / Fuel / Tax / Maintenance)		£
Household Insurance (Appliances / B&C)		£
Life / Protection Insurance (Dentist Plans / PMI)		£
Regular Savings / Pensions / Deposits		£
Other Expenditure /Entertainment		£
Expenditure Deducted At Source by Employer	Applicant 1	Applicant 2
Pension		
CSA		
Other		
Note : Include all Annualised payments divided by 12 to give indicative monthly expenditure		
Total Monthly Expenditure		£



Credit History

Applicant 1

Applicant 2

Are you currently, or have you ever been, in arrears with your rent, mortgage payments or other loans?

Yes No

Yes No

Have you ever had a mortgage on a property which has been repossessed or voluntarily surrendered?

Yes No

Yes No

Have you ever been bankrupt?

Yes No

Yes No

Have you ever had a County Court Judgment (CCJ) against you?

Yes No

Yes No

Have you ever made arrangements with creditors (Individual Voluntary Agreement)?

Yes No

Yes No

Have you been declined a mortgage on any property in the last 5 years?

Yes No

Yes No

Additional details for any YES answers above

[Large empty text area for providing details for 'YES' answers]

Potential Changes - Lifestyle

Do you think that any of the following events listed are likely to happen? These events could affect your lifestyle, income or expenditure and may be an influence in deciding what is the best solution for your needs.

Potential Changes

Applicant 1

Applicant 2

Do you anticipate any significant changes in income?

Yes No

Yes No

Change Type (+ or -)

+ -

+ -

How Much?

£

£

When will changes come into effect?

Notes

Do you anticipate any significant changes in expenditure?

Yes No

Yes No

Change Type (+ or -)

+ -

+ -

How Much?

£

£

When will changes come into effect?

Notes

Are you likely to receive a capital lump sum within the mortgage term, or intend to make monthly overpayments?

Yes No

Yes No

How Much or monthly amounts?

£

£

When will changes come into effect?

Notes



Potential Changes Continued

Applicant 1

Applicant 2

Do you have a pension, savings or investment that allows you to draw a lump sum?

Yes No

Yes No

If yes, have you considered this an option?

Yes No

Yes No

Do you expect to make regular overpayments?

Yes No

Yes No

How Much?

£

£

How Often?

How long do you intend to stay in the property?

Your Requirements

Requirements are those features that any mortgage must have in order to make it suitable for your needs.

Order of Priority (1 - 5)

Are you concerned about interest rate rises in the next 2-5 years?

Is it important to have your monthly payments fixed or are you happy for them to fluctuate (up or down) with the markets?

Do you have any plans to re-mortgage or move in the next 5 years?

If your loan is for more than one purpose, which is most important?

Anything else I need to take into account?



Data Protection Statement

- (a) The broker named on this form should have told you that your information is being given for the purposes and uses set out below. You should advise us immediately if this was not the case.
- (b) To administer and service this application and any loan that may be made by any company and for related purposes we may obtain, use and process personal data relating to you and transfer such data to companies, professional advisers, third party loan service and administration companies and any entity providing funding to us or members of our companies either now or in the future and their professional representatives. Such data may include "sensitive personal data", as defined by the Data Protection Act 1998.
- (c) You agree to us discussing the progress of this application and any associated matters with, and to sending copies of any correspondence to our professional advisers.
- (d) You must provide accurate and updated information. We will search records relating to you at credit reference agencies ("records"). They will add details of our search and your application to your records and this will be seen by other organisations that make searches. We may also check at fraud prevention agencies to prevent or detect fraud.
- (e) 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. You may notify us at any time if you believe that the information we hold is inaccurate and apply to have such information corrected.
- (f) We and other organisations may also access and use the information provided 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.
- (g) Please telephone us on 03301002323 if you want to receive details of the relevant fraud prevention agencies. You have a legal right to these details.
- (h) We and other organisations may access and use the information recorded by fraud prevention agencies.
- (i) We, the credit reference agencies and the fraud prevention

agencies will also use the information provided for statistical analysis about credit, insurance and fraud. We may also use information about you to carry out market research.

- (j) If you have made a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. Credit reference agencies also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies to break that link.
- (k) You agree to the provisions contained in this section of this form and, where appropriate, confirm that you have the requisite authority to do so.
- (l) You can see our data protection and privacy policy by visiting www.asfinancial.co.uk/client-home/privacy-notice/
- (m) You will provide us with any updated financial information or other reasonable information which we may reasonably and properly request.
- (n) Telephone calls between us and you in connection with the application and any loan may be recorded for monitoring or regulatory purposes or to maintain and improve our service or for training staff.
- (o) AS Financial solutions and its companies, or approved third parties, may for marketing purposes provide details of products or services that may be relevant to your needs. If you do not want to receive this information please tick the box(es) below:

I want to receive product or service information

Us and our companies. Third parties approved by us - If you need any additional information or explanation at any stage in this process you can call us on 0330 1002323

Broker Declaration

If the client is not present or you are completing this on the client's behalf please read and sign below before submitting to AS Financial:- in signing you are confirming that you

- ✓ Are authorised to act for the applicant(s) in this finance application.
- ✓ Have obtained consent from the applicant(s) for AS Financial Solutions to carry out searches at the credit reference agencies to verify any information and assess the enquiry.
- ✓ Have confirmed the Data Protection Statement with the applicants on page 13.
- ✓ Are acting as a data processor on our behalf and will use the facility strictly in accordance with the Data Protection Act 1998.
- ✓ Will not use any credit search information for any other company, or disclose it to any third parties, including the applicants.
- ✓ Acknowledge that the output of use is not binding for either the applicant or AS Financial Solutions.
- ✓ Will use the facility in manner compliant with relevant regulations.
- ✓ Acknowledge that any misuse will result in restriction/prohibition of use.
- ✓ If you become aware of any changes to the information provided before release of funds you must inform AS Financial Solutions.
- ✓ To the best of your knowledge, all the details provided are true and not misleading in any way.

Name

Signature

Date

Client Declaration

There will be a fees in relation to this application payable to AS Financial and the lender, please tick your preferred method of payment for:

- | | | |
|------------|---|---|
| Broker Fee | <input type="checkbox"/> Payment on offer | <input type="checkbox"/> Added to the loan* |
| Lender Fee | <input type="checkbox"/> Payment on offer | <input type="checkbox"/> Added to the loan* |
| Valuation | <input type="checkbox"/> On instruction | <input type="checkbox"/> Added to the loan* |

***Please note: with this payment method you will pay interest on these fees for the duration of the loan**

By signing this application form, you confirm:

- ✓ You have completed all relevant sections prior to signing;
- ✓ All the details provided are true and not misleading in any way;
- ✓ You understand that if your application for a loan is successful, any loan will be secured against your property;
- ✓ If any of the information in the application changes prior the making of the advance then you will inform AS Financial or the introducing broker.
- ✓ You have read and agreed to the Data protection statement on page 13.
- ✓ You consent to credit searches being made by AS Financial to assess this application.
- ✓ You understand that if you're increasing your borrowing, you need to adjust your protection policies for example Life, income protection and pension provisions.
- ✓ You or your acting broker have looked at other options for raising funds before applying i.e. Re-mortgage, Further Advances (from your current lender) or unsecured loans. This will allow you to compare all options available to you.

Is there anything else about you or your application that might affect your ability to make an informed borrowing decision that you think we should know about, for example in relation to your health or general well-being?

Yes No

If your answer is Yes, please provide more detail here:

Applicant 1 Signature

Applicant 2 Signature

Date

Date

Print Name (CAPITALS)

Print Name (CAPITALS)