

Client Name :

Case Ref :

Date Received :

Finance Type :

Commercial Mortgage DIP Form

Contact AToM on :

t : 01403 27 26 25 (option 4)

e : atomcommercial@atomltd.co.uk

w : www.atomltd.co.uk

Advising Intermediary Details

Registered Firm Name:	Office Telephone:
Trading Name (if applicable):	Mobile Number:
Advising Broker Name:	Email :
Address:	Postcode:
FCA Status (directly authorised/appointed representative):	Firm FCA No:
Network/Principal Name (if appointed representative):	Network FCA No:

If you are charging the applicant a fee, please provide the details below:

Broker Fee Amount: £	When is this fee payable (on app/offer/completion):
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Mortgage and Loan Details

Application Type:	Mortgage Type:
Loan Amount: £	Repayment Method:
Purchase Price: £	Estimated Valuation: £
Term (years):	LTV (%):
Deposit Amount: £	Deposit Source:
If this application is for a remortgage please complete this section:	
Date of original purchase:	Original Purchase Price:
Original Amount Borrowed:	Current Balance Outstanding:

Details and purpose of any capital being raised::

Ltd. Company Details

If this application is for a BTL being made in a Ltd Company name, please complete this section:

Registered Company Name:	
Registered Company Address:	Postcode:
Company Registration Number:	SIC Code:

Applicant(s) Details

1st Applicant

Title:	
Forename:	
Middle Name(s):	
Surname:	
Previous Name(s):	
Marital Status:	
Date of Birth:	Nationality:
Email Address:	
Home Tel:	Mobile Tel:
Retirement Age:	No. of Dependents:
Dep. 1 DOB:	Dep. 2 DOB:
Dep. 3 DOB:	Dep. 4 DOB:
Dep. 5 DOB:	Dep. 6 DOB:

2nd Applicant

Title:	
Forename:	
Middle Name(s):	
Surname:	
Previous Name(s):	
Marital Status:	
Date of Birth:	Nationality:
Email Address:	
Home Tel:	Mobile Tel:
Retirement Age:	No. of Dependents:
Dep. 1 DOB:	Dep. 2 DOB:
Dep. 3 DOB:	Dep. 4 DOB:
Dep. 5 DOB:	Dep. 6 DOB:

Address History

1st Applicant

Current Address:

Postcode:

Date moved to this address:

Residential Status:

Monthly Mortgage/Rent Payment: £

Outstanding Mortgage Balance: £

Estimated Value of Property: £

Lender/Landlord Name: £

2nd Applicant

Current Address:

Postcode:

Date moved to this address:

Residential Status:

Monthly Mortgage/Rent Payment: £

Outstanding Mortgage Balance: £

Estimated Value of Property: £

Lender/Landlord Name: £

If the applicant(s) have resided at their current address less than 3 years, please provide 3 years continuous address history:

Previous Address:

Postcode:

Date moved to this address:

Residential Status:

Previous Address:

Postcode:

Date moved to this address:

Residential Status:

Previous Address:

Postcode:

Date moved to this address:

Residential Status:

Previous Address:

Postcode:

Date moved to this address:

Residential Status:

Employment Details

1st Applicant

Occupation:

National Insurance Number:

If the applicant(s) are employed on a PAYE basis, please complete this section

Employment Status:

Employment Type:

Employer:

Employment Commenced:

In a Probationary Period:

2nd Applicant

Occupation:

National Insurance Number:

Employment Status:

Employment Type:

Employer:

Employment Commenced:

In a Probationary Period:

If the applicant(s) are self-employed either as Sole Trader, Partnership, LLP or Ltd Company please complete this section

Employment Status:

Employment Type:

Business Name:

Years Self-Employed:

Percentage of Shares:

Accountant Name:

Accountant Qualifications:

Employment Status:

Employment Type:

Business Name:

Years Self-Employed:

Percentage of Shares:

Accountant Name:

Accountant Qualifications:

Employment Details Continued

If the applicant(s) have been in their current employment less than 3 years, please complete this section

Employment Status:
Employment Type:
Business/Employer Name:
Occupation:
Start Date:
End Date:

Employment Status:
Employment Type:
Business/Employer Name:
Occupation:
Start Date:
End Date:

Personal Income Details

If this application is being made in personal names, please complete this section

1st Applicant

2nd Applicant

If the applicant(s) are employed on a PAYE basis, please complete this section

Basic: £
Bonus: £
Overtime: £
Allowance: £

Basic: £
Bonus: £
Overtime: £
Allowance: £

If the applicant(s) are self-employed either as Sole Trader, Partnership, LLP or Ltd Company please complete this section

Year 1:	Year 1 Net Profit: £
Year 2:	Year 2 Net Profit: £
Year 3:	Year 3 Net Profit: £
Salary: £	
Dividends: £	

Year 1:	Year 1 Net Profit: £
Year 2:	Year 2 Net Profit: £
Year 3:	Year 3 Net Profit: £
Salary: £	
Dividends: £	

Corporate Income Details

If this application is being made in a Corporate or Company Name, please complete this section:

	Year 1:	Year 2:	Year 3:
Turnover	£	£	£
Gross Profit	£	£	£
Net Profit	£	£	£
Dividends	£	£	£
Retained NP	£	£	£

*Please provide the most recent 3 years audited company accounts where an application is being made in a Corporate or Company Name

Adverse Credit

1st Applicant

Type of Adverse £ Amount

Date Registered

Reason for Adverse

Satisfied Date Satisfied

2nd Applicant

Type of Adverse £ Amount

Date Registered

Reason for Adverse

Satisfied Date Satisfied

Type of Adverse £ Amount

Date Registered

Reason for Adverse

Satisfied Date Satisfied

Type of Adverse £ Amount

Date Registered

Reason for Adverse

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Type of Adverse £ Amount

Date Registered

Reason for Adverse

Satisfied Date Satisfied

Type of Adverse £ Amount

Date Registered

Reason for Adverse

Satisfied Date Satisfied

Type of Adverse £ Amount

Date Registered

Reason for Adverse

Satisfied Date Satisfied



Existing Commitments

Please provide details of all debts i.e. **secured loans, unsecured loans, hire purchase, overdrafts, credit cards, store cards, mail order and payments being made in respect of any IVA/Trust Deed, Debt Relief Order, CCJ, Administration Order, Debt Arrangement Scheme, Debt Management Arrangement, defaulted or delinquent account / loan or any payment arrangement with a creditor** – the full contractual payment is required in respect of the original commitment.

If 'none' please tick here Please tick, delete or circle where applicable:

Applicant	Type	Lender / Creditor	Remaining term on credit	Balance	Monthly Payment	To be repaid from loan?
App 1						
				£	£	
				£	£	
				£	£	
				£	£	
				£	£	
				£	£	
				£	£	
App 2						
				£	£	
				£	£	
				£	£	
				£	£	
				£	£	
				£	£	
				£	£	
				£	£	

Details of property to be offered as Security

Charge Type being Offered (1st/2nd):	1st Charge Balance: £	1st Charge Lender:
Address:		
Postcode:	Number of Floors:	Year of Build:
Property Type:	Property Style:	Construction Type:
Tenure:	If leasehold, years remaining on lease:	Is the property a new build:

If the property is to be let, please complete this section:

What is the current/expected monthly rental income: £	Will the rental income be paid in pound sterling:
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Please provide a full description/details of the property and the intended use of the property on completion of this application:

Details of additional properties to be offered as Security

Charge Type being Offered (1st/2nd):	1st Charge Balance: £	1st Charge Lender:
Address:		
Postcode:	Number of Floors:	Year of Build:
Property Type:	Property Style:	Construction Type:
Tenure:	If leasehold, years remaining on lease:	Is the property a new build:

If the property is to be let, please complete this section:

What is the current/expected monthly rental income: £	Will the rental income be paid in pound sterling:
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Please provide a full description/details of the property and the intended use of the property on completion of this application:

* If there is any additional security to be offered in addition to the above details please provide full details on page 9

Additional information

Please provide any additional supporting information that may be relevant to this enquiry:

DISCLOSURE:

I confirm permission has been obtained from my client/s, for All Types of Mortgages Ltd (AToM) to arrange for a credit assessment to be carried out on my client/s and/or ask a lender/lenders to do so. The client/s have been made aware that the files of license Credit Reference Agencies may be searched and they they will keep a record of the search. In the case of joint applications and those involving guarantors, the relevant a parties have been advised of any implications/effects on their own records. I can con confirm I have interviewed the client/s in accordance with an approved and compliant process, duly fulfilling my regulatory and legal obligations. I am duly qualified and hold permissions to provide advice/recommendation and in turn appropriately registered/authorised under the Financial Conduct Authority.

Where the client/s is/are not present: I confirm that I am acting as an agent for the absent applicant/s*. In doing so I confirm that I have the authority to consent to a credit search being carried out on the absent applicant/s.

All information within this Enquiry/Decision In Principle request, is provided to AToM with the permission of the client/s. I declare all detail provided are accurate and have been checked as far as possible. I/We will provide AToM will be made aware of any additional material information that could affect this Decision In Principle as soon as possible. (NOTE - subsequent documentary confirmation/evidence may be required by the Lender/s).

I understand that AToM can only process, provide and source potential outcome/s based on and using the details I have provided. I declare I am aware the information I have provided will/may be used in the completion/pre-population of any Decision In Principle/submission/application form which may be subsequently forwarded to the Lender, once indicated by me. The client/s has been duly informed. I declare the client/s have given express permission for AToM to ask for and use their personal data for the purpose fo any Decision In Principle and subsequent Mortgage Application.

Any resulting Key Facts Illustration (KFI/KFI+/ESIS) produced will be issued based on the information provided by me and any fees/figures provided will be accurate at the point/time of production. The fees and figures are produced using the relevant Lender/System. They will be illustrative and may be subject to change - depending on the final scenario and mortgage applied for,

NOTE - AToM cannot be held responsible for any undisclosed/inaccurate information that materialises and/or subsequently affect any Decision in Principle/approval.

ANY FEES WILL BE TAKEN IN ACCORDANCE WITH OUR FEE AGEEMENT AND ARE NON-REFUNDABLE.

THE CLIENT/S HAVE BEEN MADE AWARE OF ANY FEE OR PROCURATION FEE PAYABLE (AND TO WHOM).

Please be aware - Some Lenders can claw-back paid procuration fees - typically where a mortgage is redeemed within the first 12 months. AToM will make any payments in good faith. This declaration acts as your undertaking to return any paid share of a procuration fee to AToM where it is duly evidenced

DATE :

SIGNATURE :



Existing Property Portfolio

Please provide details of all existing properties owned by the applicant(s) [excluding the applicants main residence], including: BTL Residential and Commercial investment properties, Holidays Homes, Second Homes and if appropriate the security property if it already owned and is to be re-mortgaged from this application.

If 'none' please tick here Please tick, delete or circle where applicable:

Applicant	Type: Residential/ Commercial Investment, Second Home, Holiday Home	Lender	Postcode	Balance	Monthly Payment	Monthly Rental	To be redeemed?
App 1							
				£	£	£	
				£	£	£	
				£	£	£	
				£	£	£	
				£	£	£	
				£	£	£	
			Total:	£	£	£	
App 2							
				£	£	£	
				£	£	£	
				£	£	£	
				£	£	£	
				£	£	£	
				£	£	£	
				£	£	£	
			Total:	£	£	£	