

Short Term Lending

Application for Decision in Principle



Intermediary Details

Submitting Broker & Company	
Network/Club name (if applicable)	
Packager name (if applicable)	
Submitting Broker telephone number (including STD code)/mobile number	Submitting Broker e-mail address
Name of main point of contact for the application	
Telephone number (including STD code) /mobile number (if applicable)	E-mail address

Qualification Criteria

Have the applicant(s) had any adverse credit registered in the last 3 years	Yes <input type="checkbox"/>	No <input type="checkbox"/>						
If yes, please provide additional details.								
Scheme Type	Standard Bridging <input type="checkbox"/>	Light Refurbishment <input type="checkbox"/>	Heavy Refurbishment <input type="checkbox"/>					
Loan Type	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>						
Reason for Loan								
Repayment Type	Monthly Payments <input type="checkbox"/>	Retained Interest <input type="checkbox"/>						
Application Type (FSA regulated loans available to Individuals only)	Personal <input type="checkbox"/>	Limited Company <input type="checkbox"/>						
Is this application FSA Regulated?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Level of Advice	Advised <input type="checkbox"/>	Non-advised <input type="checkbox"/>			
Do you wish to add the following fees to the Loan:								
Telegraphic Transfer Fee	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Facility Fee	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Assessment Fee	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you intend to pass any of the procurement fee to the applicant(s)?	Yes <input type="checkbox"/>	Part £	No <input type="checkbox"/>					
Are you charging the applicant(s) an administration fee for your services?	Yes <input type="checkbox"/>	No <input type="checkbox"/>						
If Yes, how much £	When is the fee payable?		Upfront <input type="checkbox"/>	On Offer <input type="checkbox"/>	On Completion <input type="checkbox"/>			
Is this fee refundable?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes, how much is refundable? £	When is this refundable?				

Loan Information

Type of security	First Charge <input type="checkbox"/>	Second Charge <input type="checkbox"/>	
If Second Charge, which one of the following apply?	Buy to Let loan <input type="checkbox"/>	High Net Worth Individual <input type="checkbox"/>	Business Use <input type="checkbox"/>
Purchase Price / Estimated value	£	Open Market Value (OMV)	£
If purchase price is less than the Open Market Value, please explain the reason			
Advance Required (Exclusive of Fees / Retained Interest Payments)	£	Term (in months)	
Will any additional security be available?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes, available equity £
Type of conveyancing	Joint legal representation <input type="checkbox"/>	Separate legal representation <input type="checkbox"/>	

Exit Strategy

Refinance <input type="checkbox"/>	Sale <input type="checkbox"/>
Please provide additional details	

phone: 01403 272625
Fax: 01403 211200

Email: service@atomltd.co.uk
Website: www.atomltd.co.uk



Limited Company Details (to be completed for Limited Company):

Name of Company	
Company Registration number	Number of Directors
Business start date (yyyy)	Country of Incorporation

Personal Details (to be completed for all enquiries, if there are more than 2 directors please complete the "Additional Director details" form and attach with this form.)

Applicant/Director 1

Applicant/Director 2

Title (Mr/Mrs/Miss/Ms/Dr/Other)	
First Name	
Middle Name(s)	
Surname	
Date of Birth Day Month Year	Day Month Year
Nationality	
Total Eligible Income	
Current Address (please provide further details if less than 3 years on an "Additional Information" sheet and attach with the form.) Postcode	Current Address (please provide further details if less than 3 years on an "Additional Information" sheet and attach with the form.) Postcode
Residential Status	
Current estimated value? £	£
Current debt? £	£

Security Details

Property address	Postcode	
Type (e.g. House, Terraced house etc)	Property's current use	
No. of Storeys (flats only)	Floor Number (flats only)	No. of Bedrooms
Tenure	Remaining term of lease (where applicable)	

Where you send this form to us by email you confirm that:

- you have made the applicant(s) aware;
- that email is not a secure medium and the content may be intercepted before it reaches the intended recipient, and
- of the risks inherent in using email and the potential risk to the security of their personal data;
- the applicant(s) have agreed to this form being sent to you by email.

Broker signature	Date
Print name	

We can provide literature in large print, Braille and audio tape. Please ask us for this form in an alternative format if you need it.

ANY PROPERTY TAKEN AS SECURITY FOR THE MORTGAGE MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE