

CREDIT HISTORY REQUIREMENTS:

- Unsatisfied CCJ's with acceptable reasons for occurrence will be settled from advance in the event that the borrower proceeds with the facility (i.e. post loan advance, the customer would have a clean credit profile). Genuine creditor disputes or specific short term cash flow difficulties.
- Maximum 2 unsatisfied CCJ's to the value of £15k incurred in the last 12 months
- Material undisclosed adverse credit discovered during the processing will result in file closure and reporting.
- Adverse credit profile as declared on SIRA fraud detection systems
- No bankrupts/no pending bankrupts/no history of serial and material corporate insolvency: Discharged personal insolvency cases require a detailed assessment of individual case merits including explanation of circumstances of bankruptcy and current income and net worth.

UNACCEPTABLE SECURITY:

- Land requiring development in order to be fit/suitable for occupation
- Land without any form of planning consent
- Property identified as having onerous restrictions or covenants
- Single purpose commercial property with limited marketability
- Mobile homes/caravans/house boats
- Property with adverse environmental issues
- Property outside of the UK
- Unique property with specialised use – waste transfer sites/private schools/fisheries/camp sites.....etc)
- Contaminated and environmentally unsound land or property
- Residential and commercial security with protected tenants
- Property with “notoriety” – castles/restricted covenant usage (eg: property restricted for educational use only)
- Residential property less than 10 years old without NHBC or architects certificate
- Night clubs/Trading pubs
- Golf clubs
- Sports ground and stadia
- Churches and charitable establishments
- Equestrian centres without residential accommodation
- Health and fitness centres
- Kennels & catteries without onsite residential accommodation
- Agricultural land – unless taken as additional security to support a loan with with a qualifying primary asset
- Hotels – considered on a case by case merit

To discuss anything from the Bridgebank Capital lending range, please contact the Commercial department at AToM, who will be happy to explain the products and services available to you and your customers.

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