



Crystal Mortgages Limited.
 66 Lysways Street,
 Walsall,
 West Midlands WS1 3AA
 Tel: 01922 722 007 Fax: 01922 722 008
 info@crystalmortgages.com

CONFIDENTIAL APPLICATION

PLEASE COMPLETE IN BLOCK CAPITALS

IF ANY QUESTIONS ARE NOT APPLICABLE TO YOU PLEASE MARK BOX-N/A

Loan Amount	£	Term	Yrs	Purpose of Loan:/Intention of Use:
Do you require: FULL STATUS <input type="checkbox"/> SELF CERTIFICATION <input type="checkbox"/> INVESTMENT INCOME <input type="checkbox"/>				
Does either applicant have any existing CCJ's: YES <input type="checkbox"/> NO <input type="checkbox"/> No of unsatisfied CCJ's in the past 2 yrs:				
				Total Value of unsatisfied CCJ's: £
Highest amount of arrears in the past 12 months (Remortgages Only): £				
Previous Bankruptcy: <input type="checkbox"/> NONE <input type="checkbox"/> YES If yes when was it discharged:				
IVA:/CVA		NONE <input type="checkbox"/>	COMPLETED OVER 2 YRS AGO <input type="checkbox"/>	COMPLETED OVER 1 YR AGO <input type="checkbox"/>
CURRENT & SATISFACTORY <input type="checkbox"/>				

Is the application made by a Limited Company?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
Do you or a related person (Spouse, common law partner, parent, sibling, child, grandchild, grandparent) reside or intend to reside at the property being offered as security?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If so does this part exceed 40% of the total security area?	YES <input type="checkbox"/>	NO <input type="checkbox"/>

APPLICANT 1 Title <input type="checkbox"/> MR <input type="checkbox"/> MRS <input type="checkbox"/> MS <input type="checkbox"/> MISS <input type="checkbox"/> COMPANY Full Name Alias: DOB: Marital Status: Maiden Name: Current Address Time at Address Yrs Months OWNER <input type="checkbox"/> TENANT <input type="checkbox"/> OTHER <input type="checkbox"/> Home Tele No: Mobile No: E.Mail: Nationality: National Insurance No: Number & Age of Dependants: Previous Address (If less than 3 years at above)	APPLICANT 2 Title <input type="checkbox"/> MR <input type="checkbox"/> MRS <input type="checkbox"/> MS <input type="checkbox"/> MISS <input type="checkbox"/> COMPANY Full Name DOB: Marital Status: Current Address Time at Address Yrs Months OWNER <input type="checkbox"/> TENANT <input type="checkbox"/> OTHER <input type="checkbox"/> Home Tele No: Mobile No: E.Mail: Nationality: National Insurance No: Number & Age of Dependants: Previous Address (If less than 3 years at above)
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APPLICANT 1 EMPLOYED <input type="checkbox"/> SOLE TRADER <input type="checkbox"/> SELF EMPLOYED <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> Name & Address of Employer/Business Nature of Business: Work Telephone No: Work Fax No: Time In Employment/Self Employment: Yrs Accountant's Name & Address: Accountant's Tele No: Accountant's Fax No:	APPLICANT 2 EMPLOYED <input type="checkbox"/> SOLE TRADER <input type="checkbox"/> LIMITED COMPANY <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> Name & Address of Employer/Business Nature of Business: Work Telephone No: Work Fax No: Time In Employment/Self Employment: Yrs Accountant's Name & Address: Accountant's Tele No: Accountant's Fax No:
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<input type="checkbox"/> PURCHASE Address of Property to be Mortgaged: Purchase Price: £ Estimated Value: £ Deposit Available: £ Intended use of Property: If Rented State Rent: £ Per Month	<input type="checkbox"/> REMORTGAGE Address to be Remortgaged: Estimated Value: £ Intended Use of Property: If Rented State Rent: £ Per Month Date of Purchase: Original Purchase Price:
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Tenure <input type="checkbox"/> FREEHOLD <input type="checkbox"/> LEASEHOLD Applicable to Leasehold Only: Unexpired Term: Yrs Annual Rental Income: £ Value of Lease: £	Existing Mortgages Name: Address: Account Number: Sort Code if Applicable:
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SIGNATURE OF APPLICANTS PLEASE CAREFULLY READ THE BELOW STATEMENT BEFORE SIGNING
 Applicants who are married or living together on a permanent basis must both complete the application form and sign below. If the applicant is a limited company, all the Directors of the Company must sign. I/We confirm that the information herein contained and supplied by me/us is correct to the best of my/our belief and may form the basis of any contract between myself/ourselves and the company making the advance

1 _____ x	2 _____ x	Date: / /
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Terms and Conditions of acting in this application are set out overleaf.

Solicitor's Name & Address:		
Solicitor's Tele No:		
Solicitor's Fax No:		
Number of Partners In The Firm:	Name of Solicitor Acting	e-mail:

DECLARATION

I/We declare that the statements and particulars in the application form are true and accurate to the best of my/our knowledge and belief and shall form part of any subsequent agreement. I/we agree that such information may be relied upon by all third parties to whom Crystal Mortgages Limited discloses the same as if such third parties had received the information directly.

DATA PROTECTION ACT 1998

I/we confirm that I/we have consent of any third party whose details I/we may disclose to Crystal Mortgages Limited and the third parties referred to in the paragraph below to process such details for the purposes of assessing my/our application and administering and enforcing any subsequent loan which may be granted to me/us through Crystal Mortgages Limited.

I/we agree that Crystal Mortgages Limited shall be entitled to use and process, by any medium, the information given by me/us in the application form and any other information about me/us which it may acquire during the lifetime of any loan ("the Data") for the following purposes.

(i) To provide the Data to and search the files of one or more credit reference or fraud prevention agencies whether before, or during the lifetime of any loan granted to me/us through Crystal Mortgages Limited and other companies involved in the application or any loan with or through Crystal Mortgages Limited, who will keep a record of such search, to confirm the Data, and for the purposes of credit assessment or account administration, I/we understand that Crystal Mortgages Limited will record false or inaccurate information if this is given by me/us and fraud is suspected.

(ii) To disclose the Data to credit reference or fraud prevention agencies when requested by them for consideration of any future applications/proposals for finance and finance related services, motor, household, credit, life and other insurance and any insurance claims made by me/us or members of my/our household or for fraud prevention and/or tracing debtors (The agencies may also disclose the Data to other organisations for these purposes).

(iii) To disclose the Data to any other third party (for example, debt counsellors and insurers) at any time for the purposes of assessing my/our application and administering and enforcing any subsequent loan whether during the course of my/our application to Crystal Mortgages Limited or during the lifetime of any loan granted pursuant to such application.

Crystal Mortgages Limited and other organisations may use and search the records of credit reference or fraud prevention agencies to check your identity to prevent money laundering unless you have furnished other satisfactory proof of identity. You have a legal right to receive a copy of information we hold about you or of the credit reference and/or Fraud Protection Agencies from whom we obtain and to whom we pass information about you, if you apply to us in writing.

Crystal Mortgages Limited may use the Data to send information to you about Crystal Mortgages Limited products or services and/or products or services of other companies in the Crystal Mortgages Limited group.

If you do not wish to receive this information please tick the box shown opposite.

STANDARD TERMS OF BUSINESS

Crystal Mortgages Limited ("The Company")

1. The client shall provide the Company with all and any information required to process the application in a timely manner. Information received from the client is accepted in good faith as being accurate.
2. The survey of the property and/or land being offered as security shall exclude all items other than bricks and mortar value and shall be instructed by the Company at the client's expense.
3. The security being offered is assumed to have, and the client confirms that it has, good title in the client's favour. In the case of a new purchase it is assumed that a good title will be available for normal lending purposes.
4. The Company cannot be held responsible or liable for the results of any required survey or any down value of the property or land being offered as security, or the surveyor's/lender's opinions as to the suitability of the property or security to cover any requested loan to the required amount.
5. The Company reserves the right to call for any survey at the client's expense. The survey report will remain the property of the Company or its Assignees. When a survey is instructed and later cancelled by the client a charge for the same may apply. The client may instruct further surveys at own expense for personal use.
6. Where the client is using property and/or land as security, all mortgages, charges, cautions or other encumbrance must be declared by the client
7. In all cases where a client is purchasing property and/or land and the vendor withdraws their offer to sell that particular property, all new survey and search fees will be the sole responsibility of the client where another property is substituted.
8. Where the primary reason for the application is to pay creditors, postpone eviction and/or bankruptcy and/or court action and, as a result of the intervention of the Company on behalf of the client the actions against the client are resolved, for the purpose of these terms of business it is taken that the client's application has resulted in a successful outcome and the Company will automatically continue processing the application until instructed otherwise.
9. Commission is charged by the Company as stated on the quotation applicable to the transaction and excludes any bank fee which may be payable upon completion. The minimum charge for any transaction is £495 and will be added to or deducted from the loan wherever practicable.
10. The client(s) accept by signing this document that they will irrevocably authorize their solicitor to deduct from the advance of loan/mortgage finance arranged by the Company their fee for this transaction which is as stated on the quotation applicable to the transaction.
11. Where the Company is proceeding with the processing of the application and the client then instructs the Company not to proceed further, the client shall pay to the Company on demand all reasonable costs, charges, disbursements or loss of profits sustained or incurred by the Company pursuant to this application.
12. The Company does not guarantee to provide the facility outlined or any facility at all. However, the Company shall use all reasonable endeavours to underwrite the application with all reasonable efficiency and shall utilise best endeavours to produce an offer of finance appropriate to the nature of the application.

GENERAL

1. The Company will not knowingly become involved in compounding client's problems, contract races or the results of vendor pressure.
2. The client shall at all times during the process of this application provide full disclosure of all or any adverse credit information or other matters which may affect the outcome of the application and shall fully co-operate with the Company during the application process. The client understands that terms and interest rates are subject to change from time to time and the Company accepts no liability for any action against the client for non completion of the client's application.
3. For the purposes of these terms of business "client" shall mean the client/s or any other person, agent or company acting on behalf of the client/s or the client's company.

SIGNATURE OF APPLICANTS

PLEASE CAREFULLY READ THE BELOW STATEMENT BEFORE SIGNING

Applicants who are married or living together on a permanent basis must both complete the application form and sign below. If the applicant is a Limited Company, all Directors of the company must sign. I/we confirm that the information herein contained and supplied by me/us is correct to the best of my/our belief and may form the basis of any contract between myself/ourselves/the company and the company making the advance.

1	x
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2	x
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Date:	/	/
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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE