Client Data Capture for Commercial Lending Referral to Banks.

|  |  |  |  |
| --- | --- | --- | --- |
| **Date of Birth** |  | **Your age** | *yrs* |

|  |  |  |
| --- | --- | --- |
|  | **Your age** | *yrs* |

|  |  |  |
| --- | --- | --- |
| **First name** |  | |
| **Surname** |
| **Marital Status** | *Married**Single* *Divorced**Separated* | *Married* *Single* *Divorced**Separated* |
| ***Are you a smoker?*** | *yes*  *no*  | *yes*  *no*  |

|  |  |
| --- | --- |
| **Address** |  |
|  |
|  |
|  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Postcode** |  | **On Electoral Roll?** | *yes* *no*  |

|  |  |  |
| --- | --- | --- |
|  | **On Electoral Roll?** | *yes* *no*  |

|  |  |  |
| --- | --- | --- |
| **Are you** | *Owner* *tenant* *lodger* *with parents*  | *Owner* *tenant* *lodger* *with parents*  |
| **How long there?** | ***( if under 3 yrs complete below)*** | ***( if under 3 yrs complete below)*** |

|  |  |
| --- | --- |
| **Previous Address** |  |
|  |
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|  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Postcode** |  | **On Electoral Roll** | *yes* *no*  |

|  |  |  |
| --- | --- | --- |
|  | **On Electoral Roll?** | *yes* *no*  |

|  |  |
| --- | --- |
| **Were you** | *Owner* *tenant* *lodger* *with parents*  |
| **How long there?** |  |

*Owner* *tenant* *lodger* *with parents* 

***N.B. If less than 3 yrs at both above addresses, list others on a separate sheet***

**Tel. (daytime)**

**( )**

**Tel. (evenings)**

**( )**

**Best contact time**

**Occupation**

|  |  |
| --- | --- |
| **N.I Number** |  |
| **Employer Name** |  |
| **Employer Address** |  |
|  |  |
|  |  |
| **EmployerTel Number** |  |
| **Employer Contact** |  |
| **Employment type** |  |
| **If you are self-emp.** |  |
| **Give accountants** |  |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Name,address,tel** |  | | | | |  |  | | | | |
| **Number and** |  | | | | |  |  | | | | |
| **Qualifications.** |  | | | | |  |  | | | | |
| **Annual earnings?** | **£** | **gross £** | | | **nett** |  | **£** | **gross £** | | | **nett** |
| **How are your gross** | **Basic** | | **Bonus/Com** | | **Overtime** | **Basic** | | **Bonus/Com** | | **Overtime** |
| **Earnings made up?** | **employed income** | | **£** | | **£** | **£** | | **£** | | **£** |
| **Guaranteed?** |  | | **Yes** **No** | | **Yes** **No** |  | | **Yes** **No** | | **Yes** **No** |
| **How long in job?** | *yrs. If less than 1 yr, complete below* | | | | | *yrs. If less than 1 yr, complete below* | | | | |
| **In previous job?** | *yrs* | | | | | *yrs* | | | | |
| **Do you have** | Last P60/ last3 pay slips/ last 3 years accounts/ other | | | | | Last P60/ last3 pay slips/ last 3 years accounts/ other | | | | |
| **Please give details of any previous credit problems (this information is kept absolutely confidential).** |  | | | | |  | | | | |
| **What other loans or finance do you have?** | | | | | | | | | | | |
| **Credit Cards** | **Owed**  **£** | | **£** | **Payment**  /Mth | N/A | | **Owed**  **£** | | **£** | **Payment**  /Mth |  |
| **HP/Personal Loan** | **Owed**  **£** | | **£** | **Payment**  /Mth | **Term Left**  N/A |  | **Owed**  **£** | | **£** | **Payment**  /Mth | **Term Left** |
| **Bank Overdraft** | **Owed**  **£** | | **£** | **Payment**  /Mth | N/A | | **Owed**  **£** | | **£** | **Payment**  /Mth |  |
| **Other** | **Owed**  **£** | | **£** | **Payment**  /Mth | **Term Left**  N/A |  | **Owed**  **£** | | **£** | **Payment**  /Mth | **Term Left** |
|  |  | | | | |  | | | | |
| **Bank Address** |  | | | | |  | | | | |
|  |  | | | | |  | | | | |
|  |  | | | | |  | | | | |
| **Account number** |  | | | | |  | | | | |
| **Sort Code** |  | | | | |  | | | | |
| **Account Name** |  | | | | |  | | | | |
| **Date A/c Opened?** |  | | | | |  | | | | |

**REGARDING YOUR EXISTING MORTGAGE AND OTHER SECURED FINANCE (If applicable)**

**Do you have an existing mortgage?** Yes No**If ‘yes’, how much is owed?** £

**Payment £**

**A/c No What interest rate are you paying? % Is the loan: Interest-only** **Capital and Interest** 

**Account Number? Mortgage Balance £**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **New Mortgage Requirement:**  **Property to be Re-mortgaged**  **Postcode\_**  **Tenure of property Type of Property** | | | | |
| **DOES IT HAVE: Central heating?** Yes no Garage**?** Yes no **Lounge?** Dining **Room?**   * **Number of bedrooms Other reception rooms?** Yes no **Other rooms?** yes no*(how many?)* | | | | |
| **Purchase Price**  **£** | **Current Valuation**  **£** | **Loan amt.**  **£** | **Over what t** | **How much Deposit? £** |
|  | | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **Buildings & Household Contents cover** | **From Lender? Yes**  **no**   **Quote** **Contents val. £** | **From another?**  **Yes** **no** **quote** | **Single Premium 1 yr? yes** **no**  |

|  |  |
| --- | --- |
|  |  |
| **Address** |  |
|  |  |
| **Tel Number** |  |
| **Person Acting** |  |

CASE NOTES

# Europa Estates & Finance

**655 Queens Road, SHEFFIELD S2 4DX Tel: 0114 2491744**

[**enquiries@europaestates.co.uk**](mailto:enquiries@europaestates.co.uk)

## LICENCED CREDIT BROKERS

**FEE AGREEMENT**

Client’s Name (s) ………….…………………………………….……….(“the client”) Address..………………………………………………………………………………...

1. In consideration of Europa Estates & Finance (“the Company”) directly or indirectly introducing the Client to any persons, institution, society or other form of lending source (“the Lender”) willing to advance or make available any financial facility (“the Facility”) the Client agrees (and where more than one agrees jointly and severally) to pay the Company a Fee calculated at either 2% of the amount being advanced to the Client by the Lender pursuant to the Facility or the sum of a minimum of £1750, whichever shall be the greater (“the Fee”) such Fee becoming due on the acceptance by the Client of the Facility and payable in accordance with clause 4 of this Agreement. An application fee of £500 is payable on full submission of the application once terms have been issued and accepted.
2. The Fee payable to the Company by the Client does not include any legal or other charges which the Lender or the Client’s solicitor may charge to the Client as a condition of the Facility being made available and all such additional fees as may be charged by the Lender or the Client’s solicitor, or otherwise necessitated to complete the transaction shall be paid by and be the sole responsibility of the Client.
3. Once the identity of the Lender has been notified to the Client, the Client undertakes not to approach or otherwise communicate with the Lender directly or indirectly without the written consent of the Company.
4. The Fee due to the Company from the Client will be paid to the Company on offer or completion of the Facility.
5. The Client hereby irrevocably authorises and requests its solicitor to pay the Fee directly to the Company on offer or completion of the drawdown of any funds on the Facility.
6. If paid on completion the Client furthermore hereby irrevocably authorises and requests that the Client’s

solicitors pay the Fee directly, from the monies obtained from the Lender, to the Company in accordance with the Client’s obligations under this Agreement and the Client further authorises the Client’s solicitor’s to give an undertaking to the Company to this effect upon receipt of this authority.

1. In the event of any default of the payment of the fee the Company shall be entitled to charge the Client interest from day to day at the rate of 4% above the Barclays Bank daily interest rate from time to time.
2. The Client acknowledges and confirms that the terms of this Agreement have been read and are fully understood and that the Client has been advised by the Company prior to the Client signing this Agreement to seek independent legal advice and furthermore the Client acknowledges that by signing this Agreement the Client becomes legally bound by the said terms and conditions as set out in this Agreement.

Signed as a Deed by

The Client ……………………………………… Date:…………………………………… Witness:………………………………………… Date:…………………………………… Address:

## CONSUMER CREDIT LICENCE NO. 327378

The Client is advised to seek independent legal advice before signing and entering into this Agreement. On the signing of this Agreement the Client will become subject to the terms and conditions set out herein, which are designed to effect legal obligations between the Client and the Company.

**DATE :**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Property | Description | Value | LTV | Outstanding Mortgage | Monthly Rent | Monthly Mortgage Repayment | Mortgage Type & Rate | Lender |
|  |  |  |  |  |  |  |  | *XYZ Bank* |
|  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |
| **TOTAL** |  |  |  |  |  |  |  |  |
|  | | | **LTV**  **Servicing Surplus PM** | | | |  | |

**Income & Expenditure**

**Name of your business**

**Date:**

**Household income/expenditure** (excluding business commitments)

Only complete one form for husband and wif

**Name(s) & DOB**

**Monthly Income** Income from Business Spouse/Partner's income Other income (specify)

Child Benefit Income Support

**Total Income: £0**

**Dependent(s) & DOB**



|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | |  | | | |
| **Monthly Expenditure** | | | |
| Mortgage Payment/Rent  Endowment/Pension Buildings/Contents Insurance | |  |  |
| £0 |
|  |
| Subtotal (A): | | | £0 |
| *Other Credit Commitments:* | | | |
| Loans/Hire Purchase Credit/Store Cards | |  |  |
| £0 |
| Subtotal (B):  Total financial commitment (A + B = C): | | | £0 |
| £0 |
| *Other Regular Commitments:* | | | |
| Council Tax/Water Rates Domestic Fuel Telephone  Travel Costs  Car Tax/Car Insuran Food Clothing/Hobbies/Leisure  Other Regular Commitments | |  |  |
| **Property Details** Value / Mort o/s   1. Address Mortgage Lender: 2. Address Mortgage Lender: |  |  |
|  |
|  |
|  |
|  |
|  |
|  |
| e.g life cover / critical illness etc Subtotal (D): | | | £0 |
|  | | | |
| **Total Expenditure (C + D):** | | | **£0** |
|  | | | |
|  | | | | | |
| **Protection**  Life Cover: Yes No Income protection: Yes No  Level of cover: Level of cover: £ -  Provider Provider  Critical Illness: Yes No Pension: Yes No  Level of cover: Pension value:  Provider Provider | | | | | |
|  | | | | | |
| **Assets**  Total Gross Property Value (from above)  LTSB Savings Other Savings  Shares  Life Policies(surrender value) Other (please specify)  TOTAL ASSETS: **£0** |  | **Liabilities** | Name of Lenders & Maturity Date | | Bals Outstanding |
| Mortgage amount | | |  |
| Loans  Other debts (e.g. HP) Credit card debt |  | |  |
|  | |  |
| Please complete summary box below: | | £0 |
| Overdraft limits - See below | | | |
| TOTAL LIABILITIES | | | **£0** |
|  |

|  |  |  |
| --- | --- | --- |
| Overdrafts |  |  |
| Limit | Bank Account | Current Balance |
|  |  |  |
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| --- | --- | --- |
| **Credit Cards** |  | |
| **Limit** | **Card Providwer** | **Current Balance** |
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|  |  |  |
|  |  |  |
|  |  |  |
| 0 | **TOTAL** | 0 |