

APPLICATION FORM

Please complete form electronically and save file for your future reference. Following form completion please print out and post to: Hudson Keys Limited, The New Stables, Home Farm, Cams Hall Estate, Fareham, PO16 8UT.

Contact Details – INTERMEDIARY USE ONLY

Broker Name:	FSA No:
Company Name:	
Company Address:	
Postcode:	
Contact Number:	
E-mail Address:	
Fax Number:	
Network/Packager	FSA No:
Intermediary fee:	

OFFICE USE ONLY

Date received:	Date reviewed:
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Loan Details

Loan amount required:	Term of the loan:
Use of the loan:	
Required completion date:	
Exit plan:	
How will interest be funded?	
Has the borrower or any affiliated party ever used short-term loans before?	<input type="checkbox"/> YES <input type="checkbox"/> NO
If YES, with whom?	

Payment Options

<input type="checkbox"/> Monthly in arrears	<input type="checkbox"/> Rolled Up
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Complete this section if a Limited Company

Company name:	
Registered office address:	
Postcode:	
Number of directors:	Registration number:
Correspondence address (if different):	
Postcode:	

Complete this section if a Partnership

Trading name:	
Trading address:	
Postcode:	
Number of partners:	
Correspondence address (if different):	
Postcode:	

Professional Advisors

Solicitor details

Partnership name:
Contact name:
Address:
Postcode:
Telephone no:
Fax no:
DX no:
Number of partners:

Accountant details

Partnership name:
Contact name:
Address:
Postcode:
Telephone no:
Fax no:
DX no:
Number of partners:

Security Details

Security Type:
<input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Freehold
<input type="checkbox"/> Leasehold – expiry date:
Security Status:
<input type="checkbox"/> Currently Owned (date purchased) <input type="checkbox"/> To Be Purchased

Security Address:
Postcode:

Property Description

<input type="checkbox"/> Detached house <input type="checkbox"/> Semi detached house
<input type="checkbox"/> Terraced house <input type="checkbox"/> End of terraced house
<input type="checkbox"/> Detached bungalow <input type="checkbox"/> Semi detached bungalow
<input type="checkbox"/> Maisonette
<input type="checkbox"/> Flat – floor: Number of floors:
<input type="checkbox"/> Commercial (describe)
<input type="checkbox"/> Other (describe) <input type="checkbox"/> HMO
Number of bedrooms:
Under construction: <input type="checkbox"/> YES <input type="checkbox"/> NO
Is the security a new build property? <input type="checkbox"/> YES <input type="checkbox"/> NO
Year Built:

Property ex-local authority/housing association: <input type="checkbox"/> YES <input type="checkbox"/> NO
Estimated value of the security:
Purchase price (if applicable):
Any refurbishments to be completed: <input type="checkbox"/> YES <input type="checkbox"/> NO
Any works to be completed: <input type="checkbox"/> YES <input type="checkbox"/> NO
(provide details)
Total current outstanding mortgage on the property: £
Lender:
Applicant and/or family to live in the property: <input type="checkbox"/> YES <input type="checkbox"/> NO

Valuation

Hudson Keys Limited will instruct a surveyor to value the security property. Please provide a contact name and telephone number for the surveyor to call to arrange both payment and access.

Contact name: Telephone no:

Building Insurance

Please confirm insurance cover is in place at the time of this application:

Bank Account Details

Company/Partnership/Applicant 1

Name of bank:
Address:
Postcode:
Account no:
Sort code:
Account name:

Applicant 2

Name of bank:
Address:
Postcode:
Account no:
Sort code:
Account name:

Credit History (must be completed in all cases) Applicant 1

Have you ever been convicted of or charged with any offence other than a driving offence? <input type="checkbox"/> YES <input type="checkbox"/> NO
Are you or have you been in arrears with any credit commitments e.g mortgage, loan, etc within the last 3 years? <input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever had any County Court Judgements against you? <input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever been refused a mortgage on the property to be mortgaged or, any other property? <input type="checkbox"/> YES <input type="checkbox"/> NO
If yes, please provide details:

Applicant 2

Have you ever been convicted of or charged with any offence other than a driving offence? <input type="checkbox"/> YES <input type="checkbox"/> NO
Are you or have you been in arrears with any credit commitments e.g mortgage, loan, etc within the last 3 years? <input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever had any County Court Judgements against you? <input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever been refused a mortgage on the property to be mortgaged or, any other property? <input type="checkbox"/> YES <input type="checkbox"/> NO
If yes, please provide details:

Declaration and Signature

Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you or the borrower company through its officers, shareholders or employees, provides such information, those concerned may be reported to the police and prosecuted.

As a responsible lender Hudson Keys Limited will carefully assess the information provided in the Application Form in order to decide whether or not to make an offer of a loan. Even if we do issue an Offer Letter, we have the right at any time before the loan completes to withdraw, revise or cancel our offer without providing a reason.

It is important you ensure that all details provided in this Application Form are correct and that you have read and understood the contents of this declaration.

To: Hudson Keys Limited

Processing of Application

I/We: Being individual, officers of the company or partners of the partnership.

- (1) I/We agree and confirm that Hudson Keys Limited may at any time make a search or register information about me/us and the conduct of my/our obligations and liabilities to Hudson Keys Limited with a licensed credit reference agency in order to assist Hudson Keys Limited in making credit decisions and occasionally for fraud prevention or for tracing debtors; and,
- (2) I/We authorise Hudson Keys Limited to:
 - a. Make searches of records at fraud prevention agencies who may provide Hudson Keys Limited with information; and
 - b. Make such enquiries of any person or organisation (including my/our existing or previous mortgage lenders, as Hudson Keys Limited considers necessary in connection with this application); and
 - c. Give out information to financial and other organisations involved in fraud prevention to protect Hudson Keys Limited from fraud and theft.
- (3) I/We understand that if I/We give Hudson Keys Limited false or inaccurate information and Hudson Keys Limited suspect fraud, then Hudson Keys Limited will record this; and,
- (4) I/We authorise our solicitors and licensed conveyancer acting on my/our behalf to disclose to Hudson Keys Limited or its solicitor and confirm that Hudson Keys Limited is authorised to disclose to my/our solicitors or licensed conveyancer, any information relating to this application; and,
- (5) I/We confirm that I/We give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information; and,
- (6) I/We confirm that should I/We withdraw from the loan application or provide false information or have a change in my/our circumstances then I/We are liable for any administration and legal fees incurred by Hudson Keys Limited up to that point.
- (7) I/We acknowledge and understand that Hudson Keys Limited takes its lending both responsibly and seriously and that as part of its Treating Customers Fairly Policy, Hudson Keys Limited prefers to be proactive and assist customers who need to repay their loan(s); and,
- (8) I/We appreciate that Hudson Keys Limited needs to ensure that the mortgage property(ies) that I/We have provided as security for my/our loan must continue at all times to be insured and/or,
- (9) I/We acknowledge and understand that Hudson Keys Limited needs to be able to contact some or all of the following in connection with any loan that I/We may have with Hudson Keys Limited, namely: my/our solicitor, (where appropriate) the intermediary who introduced me/our loan application to Hudson Keys Limited and the insurance company(ies) that has/have insured the property(ies) that I/We have provided to Hudson Keys Limited as security for my/our loan.

I/We hereby irrevocably confirm that until our loan has been repaid in full, Hudson Keys Limited and its successors and assigns may contact and disclose to any of the above mentioned person(s) or organisation(s) and they may disclose to Hudson Keys Limited such information as Hudson Keys Limited consider reasonably necessary and request from such person(s) or organisations in dealing with the repayment or refinance of my/our Hudson Keys Limited loan(s) and/or in connection with the insurance of the property(ies) which comprises Hudson Keys Limited's security.

signing this Application Form I/We confirm that the information provided is true, accurate and correct and I/We declare that the information relating to my/our and outgoing assets and liabilities is true, accurate and correct and that I/We am/are financially able to meet all my/our financial commitments including any interest payments I/We will be required to make on my/our loan.

Applicant 1 / Director 1 / Partner 1

Signature:
Print name:
Date: DD / MM / YYYY

Applicant 2 / Director 2 / Partner 2

Signature:
Print name:
Date: DD / MM / YYYY

Applicant 3 / Director 3 / Partner 3

Signature:
Print name:
Date: DD / MM / YYYY

Applicant 4 / Director 4 / Partner 4

Signature:
Print name:
Date: DD / MM / YYYY

Under the Data Protection Act 1998 you are entitled to know what information is held about you on our computers and on certain other records and to ask for any inaccurate details to be amended. Please write to the Data Protection Officer at Hudson Keys Limited. A fee will be payable.

CLIENT ID CHECKLIST

As proof of identification, we will accept any one of the following:

- Full current UK or EU passport (<10years old)
- Current UK photo-card driving licence with counterpart

As proof of address, we will accept any two of the following:

- Utility bill (<3 months old)
- Local Authority council tax bill (<3 months old)
- UK Bank or Building Society statement (<3 months old)
- Mortgage statement from a recognised lender (<3 months old)

CORPORATE ID CHECKLIST

As proof of company identification, we will accept any one of the following;

- Certificate of Incorporation
- Solicitor's or Accountant's letter

A proof of address, we will accept any two of the following:

- Utility bill (<3 months old)
- Local Authority tax bill (<3 months old)
- UK Bank or Building Society statement (<3 months old)
- Mortgage statement from a recognised lender (<3 months old)

Please either:

1. Provide the original documents, or
2. Provide us with copy documents by post, which have been checked against originals by a UK solicitor. The person certifying the documents should write on the copies 'ORIGINAL SEEN' and mark them with their company stamp, if possible, together with their name, address, and telephone number.

Please send application form and additional information to the following-postal address:

Hudson Keys Limited
The New Stables
Home Farm
Cams Hall Estate
Fareham
PO16 8UT

