

Confidential Application Form

Section 1 - Personal details

Amount Required £ <input style="width:300px" type="text"/>	Purpose of loan <input style="width:300px" type="text"/>						
Are you? Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Other <input style="width:100px" type="text"/>							
Applicant 1	Applicant 2						
Full Names <input style="width:350px" type="text"/> <small>Mr/Mrs /Miss/other</small>	Full Names <input style="width:350px" type="text"/> <small>Mr/Mrs /Miss/other</small>						
Date of birth <input style="width:150px" type="text"/> <small>dd/mm/yy</small>	Date of birth <input style="width:150px" type="text"/> <small>dd/mm/yy</small>						
Current Address <input style="width:350px" type="text"/> <small>how long at this address Y M</small>	Current Address <input style="width:350px" type="text"/> <small>how long at this address Y M</small>						
Previous Address if less than 3 years <input style="width:350px" type="text"/> <small>how long at this address Y M</small>	Previous Address if less than 3 years <input style="width:350px" type="text"/> <small>how long at this address Y M</small>						
Telephone numbers <table border="1" style="width:100%; border-collapse: collapse;"><tr><td style="width:33%">Home</td><td style="width:33%">Work</td><td style="width:33%">Mobile</td></tr></table>	Home	Work	Mobile	Telephone numbers <table border="1" style="width:100%; border-collapse: collapse;"><tr><td style="width:33%">Home</td><td style="width:33%">Work</td><td style="width:33%">Mobile</td></tr></table>	Home	Work	Mobile
Home	Work	Mobile					
Home	Work	Mobile					
Email <input style="width:350px" type="text"/>	Email <input style="width:350px" type="text"/>						
Names & ages of all occupants over 17	Names <input style="width:150px" type="text"/> Age <input style="width:50px" type="text"/> Relationship <input style="width:150px" type="text"/> Dependant <input style="width:50px" type="text"/>						
<small>* Please indicate if they are dependant on you eg. children at school/university or any adult who is unemployed.</small>	<input style="width:150px" type="text"/> <input style="width:50px" type="text"/> <input style="width:150px" type="text"/> <input style="width:50px" type="text"/>						
	<input style="width:150px" type="text"/> <input style="width:50px" type="text"/> <input style="width:150px" type="text"/> <input style="width:50px" type="text"/>						

Section 2 - Details of occupation and income

Employed	Applicant 1	Applicant 2
Occupation	<input style="width:350px" type="text"/> <small>how long employed by current employer Y M</small>	<input style="width:350px" type="text"/> <small>how long employed by current employer Y M</small>
Employees name & address	<input style="width:350px" type="text"/>	<input style="width:350px" type="text"/>
Monthly income	Gross £ <input style="width:100px" type="text"/> Net after tax £ <input style="width:100px" type="text"/>	Gross £ <input style="width:100px" type="text"/> Net after tax £ <input style="width:100px" type="text"/>
Self-employed		
Occupation	<input style="width:350px" type="text"/> <small>how long have you been self-employed Y M</small>	<input style="width:350px" type="text"/> <small>how long have you been self-employed Y M</small>
Name and address of business	<input style="width:350px" type="text"/>	<input style="width:350px" type="text"/>
Net profit per annum	£ <input style="width:150px" type="text"/>	£ <input style="width:150px" type="text"/>
Name, address & telephone number of your accountant. <small>We may need to write to your accountant to confirm your income</small>	<input style="width:350px" type="text"/>	<input style="width:350px" type="text"/>

Section 3 - Additional income

If you are receiving any additional income please complete the below section;

Type of income <input style="width:250px" type="text"/> <small>e.g. benefits / pension / other</small>	Applicant 1	Applicant 2
Monthly income	£ <input style="width:150px" type="text"/>	£ <input style="width:150px" type="text"/>

Benefit income
If you are using benefit income to support the monthly repayments you must remember to allow for any benefits that you require for your special needs. You should also not include any benefits you are receiving on a temporary basis. Some Benefits are reviewable and can be reduced and if you are in any doubt you should contact your Benefits Agency for further advice. If the term of the loan you are taking out extends beyond the date that any benefit stops you must consider any reduction in income there may be and ensure you will still be able to afford the monthly loan repayments in addition to your expected monthly living expenses.

Planned Retirement
If the term of the loan you are taking out extends beyond your anticipated age of retirement you MUST consider any reduction in income there may be and ensure you will still be able to afford the monthly loan repayments in addition to your expected monthly living expenses. If you are aware that you will not be able to maintain the monthly repayments you should not take out this loan. We recommend that you take legal or financial advice before proceeding with the application.

If you intend to retire before the loan is paid off, please explain how you will afford the monthly payments or any intentions of redeeming the loan early

Crown House | Crown Road
Portslade | Brighton BN41 1SH

T - 01273 424210
F - 01273 412112
E - enquiries@atomsecured.co.uk

FOR OFFICE USE ONLY

Introducer: _____

Address: _____

Telephone: _____

Email: _____

Section 4 - Outgoings

Mortgage and credit cards / loans not being settled from the proposed loan

First Mortgage details:

Name of lender Mortgage account number Balance outstanding £

Monthly repayments £ Current arrears (if any) £ Highest arrears in last 12 months (if any) £

Loans / HP / Credit Cards

Total amount outstanding (only those not being settled from this loan) £ Total monthly repayments £

Section 5 - Can you afford the loan?

MOST LENDERS WILL ASK YOU TO COMPLETE A DETAILED INCOME & EXPENDITURE FORM (TAKING INTO ACCOUNT ALL OF YOUR OUTGOINGS) TO ENSURE THAT THE PROPOSED LOAN REPAYMENTS ARE AFFORDABLE TO YOU. IF YOU ARE NOT REQUESTED TO COMPLETE A FORM OR WOULD LIKE SOME PEACE OF MIND THAT THE LOAN IS AFFORDABLE, WE WOULD STRONGLY RECOMMEND THAT YOU COMPLETE YOUR OWN INCOME & EXPENDITURE ASSESSMENT. THERE IS A BUDGET PLANNER AT WWW.MONEYMADECLEAR.ORG.UK. BORROWING MONEY IS A SERIOUS MATTER AND YOU SHOULD ALWAYS THINK CAREFULLY BEFORE YOU BORROW AND ASK YOURSELF "CAN I REALLY AFFORD THIS LOAN?" YOUR PROPERTY MAY BE AT RISK IF YOU FAIL TO MAINTAIN LOAN REPAYMENTS.

DECLARATION OF AFFORDABILITY – I/WE CONFIRM THAT THE PROPOSED SECURED LOAN REPAYMENTS ARE AFFORDABLE TO ME/US. I/WE HAVE TAKEN INTO CONSIDERATION: 1) THAT INTEREST RATES MAY INCREASE AND AS A RESULT MY/OUR REPAYMENTS MAY INCREASE. 2) THE PROPOSED SECURED LOAN REPAYMENTS ARE AFFORDABLE WHEN TAKING INTO ACCOUNT ALL OF MY/OUR OTHER OUTGOINGS. WE WERE STRONGLY RECOMMENDED TO CARRY OUT OUR OWN INCOME & EXPENDITURE ASSESSMENT. WE WERE ALSO RECOMMENDED TO OBTAIN INDEPENDENT LEGAL ADVICE.

Applicant 1

Date

Applicant 2

Date

Section 6 - Details of property being offered as security

Address (if different from above)

Date of purchase Purchase price £ Current value £

Type of property House Bungalow Is property ex-local authority? Other give details

Purpose built flat Converted flat How many storeys in block? Which floor?

How many? Bedrooms Bathrooms Garages Living rooms Kitchens

Construction Brick Concrete New build Other (please give details)

Is the property? Freehold Leasehold Years remaining on lease

Is the property let out? Yes No

If the property is let out, is this an Assured Shorthold Agreement? Yes/No Date of issue Term Yrs/Mths

Monthly rental income? £

FAIR PROCESSING WARNING AND DECLARATION DISCLOSURE AND USE OF THE INFORMATION

It is important that you READ THE INFORMATION ON PAGES 12 TO 14 of the CUSTOMER CARE BOOKLET. This explains how your data will be used.

The CUSTOMER CARE BOOKLET can also be viewed on our website.

I/We confirm the information given in this application is accurate and that you, or any lender to whom you submit this application, may use and disclose my data as described in the CUSTOMER CARE BOOKLET. I/We confirm that I/we have fully completed both sides of this form before signing it. I/We understand that our property is at risk if we do not keep up with repayments on the loan. I/We understand that I/we should not commit myself/ourselves in anticipation of the loan being granted. I/We understand that I/we should wait until I/we receive the advance monies. I/We were recommended to obtain independent legal advice.

Authority to First Mortgagees

I/We here by authorise you to supply **AToM** SECURED LOANS the information requested. (IF THE MORTGAGE IS IN JOINT NAMES THEN BOTH MUST SIGN).

To: Building Society/Bank

Address of property

Account no.

Names of borrowers

Signed: Applicant 1 Date

Signed: Applicant 2 Date

SIGNED Applicant 1

Date

Applicant 2

Date

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.