



Commercial Mortgage Fact Find

Executive Summary – Please give a brief description

[Redacted area for Executive Summary description]

Acorn Finance is a trading style of Acorn Finance Group Ltd who are Appointed Representatives of White Rose Finance Group Ltd under the Firm Reference Number 828218

White Rose Finance Group Ltd are directly authorised and regulated by the Financial Conduct Authority under the Firm Reference Number 630772

Company Number 11714175
ICO Data Protection ZA482327

PLEASE MAKE BORROWING DECISIONS CAREFULLY, YOUR HOME OR PROPERTY MAY BE AT RISK IF YOU FAIL TO KEEP UP WITH REPAYMENTS

Commercial Mortgage Fact Find

1. Commercial Mortgage Requirement

Amount requested		Mortgage purpose	
Repayment term		If the mortgage is for Capital Raising please state how the funds will be used	

2. Company Details

Company Type:	LTD Company	Partnership	Sole trader
Company registered name		Company registration number	
Years/months trading		Office telephone number	
Which lenders does the business have a current relationship with + Amount?			

If trading please give an indication of performance

	Turnover	Gross profit	Net profit	Dividends	Net worth
Year 1					
Year 2					
Year 3					

Company Directors / Partners / Shareholders (More than 20%)

	Name	Role	Sharehold %
1			
2			
3			
4			

3. Applicant Details - (Every shareholder or director with a 25% or more share in the business)

Applicant 1

Full name		Address	
Previous name(s)		Date moved in (MM/YYYY)	
Date of Birth		If less than 3 years ago please provide your previous address	
Nationality			
Telephone / Mobile numbers		Any adverse credit please detail	
Email Address			
Residential Status		If owner – Property Details	
Value of residential property		Monthly payments	
Outstanding mortgage		Any arrears	

If more than one applicant please provide details after section 7

4. Property to be Mortgaged

Address			
Property description		Freehold / Leasehold	
Vacant Possession on completion		If Leasehold – Unexpired Term	
	Purchase		Re-Finance
Purchase Price		Purchase date and price	
Current value		Current value	
Deposit		Outstanding mortgage and lender	
Source of deposit / Evidence		Name of current lender	
		Any other charges secured against the property? If yes – please detail	

5. Tenancy Details

Existing rental income		Existing tenants (+ rent amount)	
Projected rental income		Next rent review date	

If the property is multi-let then please complete a 'Property Schedule'

6. Solicitor's Details (if available)

Name of firm		Contact name	
Business address			
Contact number		Email address	

7. Company Accountant Details (if available)

Firm name	
Firm address	
Contact's name	
Contact's phone number	
Contact's email address	
Contact's qualifications	
Number of years accountant has been acting for this company	

Please also supply

- Last three months of business bank statements
- Last three months of personal bank statements
- Last two sets of company accounts
- Management accounts (year to date)
- Details of any additional freehold security offered
- Individual assets and liabilities, income and expenditure for all directors/shareholders of the company

Applicant 2

Full name		Address	
Previous name(s)		Date moved in (MM/YYYY)	
Date of Birth		If less than 3 years ago please provide your previous address	
Nationality			
Telephone / Mobile numbers		Any adverse credit please detail	
Email Address			
Residential Status		If owner – Property Details	
Value of residential property		Monthly payments	
Outstanding mortgage		Any arrears	

Applicant 3

Full name		Address	
Previous name(s)		Date moved in (MM/YYYY)	
Date of Birth		If less than 3 years ago please provide your previous address	
Nationality			
Telephone / Mobile numbers		Any adverse credit please detail	
Email Address			
Residential Status		If owner – Property Details	
Value of residential property		Monthly payments	
Outstanding mortgage		Any arrears	

Applicant 4

Full name		Address	
Previous name(s)		Date moved in (MM/YYYY)	
Date of Birth		If less than 3 years ago please provide your previous address	
Nationality			
Telephone / Mobile numbers		Any adverse credit please detail	
Email Address			
Residential Status		If owner – Property Details	
Value of residential property		Monthly payments	
Outstanding mortgage		Any arrears	

Data Protection and Regulatory Statement

The company is registered with the Information Commissioners Office as a Data Controller, we comply fully with the Data Protection Act 1998 and its successor the General Data Protection Regulations (GDPR) 2018.

You are providing your personal information to the company as requested on this document for the sole reason that the company can assist you to obtain the mortgage, loan, lease or other facility which constitutes your borrowing requirement. In processing this information our company staff may share this data with carefully selected third parties (Lending Partners) who may either be a direct lender or a packager / broker of such services whom the company believes can satisfy your borrowing requirement.

We take our responsibilities under GDPR seriously and at all times we will respect your privacy and legal rights, the company will never sell or distribute any data you have provided to us to any unrelated or unconnected third party. We may contact you on going to inform you about relevant products and services only if you have given us specific permission to do so and at any time you may opt out of receiving such contact and information from the company.

In considering your application our lending partners may wish to search your records at selected credit reference agencies. If so this may add to your records the details of the search made and this may be seen by other organisations that carry out such searches. An association between you and any named partner or spouse may be created at the credit reference agency. This may link your financial records, each of which may be taken in to account in all future applications by either or both of you, if an association already exists then your application may be assessed with reference to these associated records. This situation will continue until one of you successfully files a disassociation at the credit reference agency.

Your information will be shared and processed with our Lending Partners to:

- Help make decisions about credit, loan or mortgage applications and credit related services
- Establish the best possible source of financial support to satisfy your borrowing requirements
- Trace debtors, recover debt, prevent money laundering and financial fraud

It is important you give us accurate information on the document. In the process of assessing your borrowing requirement our lending partners may require to check your details with fraud prevention agencies and if you give us false or inaccurate personal information this may be recorded at such agencies.

The information you have provided to the company on this document either on paper or in electronic format will be stored securely on our files and systems at our premises at the address given below.

Should you wish to be provided with the details of the data and information the company or any partner lenders or credit agencies (who may receive your personal information as part of this process) hold on you please either telephone or write to the company for the attention of the managing director.

You have the legal right to be provided with these details and to receive a copy of all data that the company hold about you, at your request the company will destroy all data that we hold about you and remove all records from our systems. Some lending partners and credit agencies to whom your data has been provided may require you to apply in writing and a fee may be payable for the provision of such information.

Should you wish to view our complete Data Protection Statement and Client Privacy Policy this is available either from our web site at the web domain shown below or by writing to the company at the address shown below.

Declaration:

I have read and agree with the Data Protection statement above, I consent to giving the company the authority to use the data I have provided in order to provide services to me.

Applicant Name

Signature

Date

