

State Securities Plc

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Commercial Mortgage Application Form

It is important that you read and understand the section entitled 'Use of Information' at the end of this application form. By signing this application, you agree that we can use your information in this way.

APPLICANT 1

Personal Details:

Full Name
Date of Birth
Marital Status
Home Address
Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="checkbox"/>
If Owner: Current Value £
Mortgage Outstanding £
Previous Address <i>(if less than 3 years at the above)</i>
Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="checkbox"/>

Contact Details:

Home Telephone
Work Telephone
Mobile Number
E-mail

APPLICANT 2

Personal Details:

Full Name
Date of Birth
Marital Status
Home Address
Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="checkbox"/>
If Owner: Current Value £
Mortgage Outstanding £
Previous Address <i>(if less than 3 years at the above)</i>
Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="checkbox"/>

Contact Details:

Home Telephone
Work Telephone
Mobile Number
E-mail

APPLICANT 1**If Employed:**

Employer Name
Address
Occupation/Job Title
Length of Employment
Gross Salary
Previous Employer <i>(if less than 3 years at the above)</i>
Occupation/Job Title
Length of Employment

If Self-Employed:

Business Name
Nature of Business
Trading Address (Owned/Rented/Other)
How Long Trading
Net profit before tax for the last 3 years

APPLICANT 2**If Employed:**

Employer Name
Address
Occupation/Job Title
Length of Employment
Gross Salary
Previous Employer <i>(if less than 3 years at the above)</i>
Occupation/Job Title
Length of Employment

If Self-Employed:

Business Name
Nature of Business
Trading Address (Owned/Rented/Other)
How Long Trading
Net profit before tax for the last 3 years

Loan Required:

Amount £	Term
Purpose	
If a purchase, what is the source of the deposit?	

Security Offered – Property 1:

Address
Property Type/Description
Freehold or Leasehold
Purchase Price/Expected Value
If already owned, current mortgage outstanding £

Security Offered – Property 2:

Address
Property Type/Description
Freehold or Leasehold
Purchase Price/Expected Value
If already owned, current mortgage outstanding £

Security Offered – Property 3:

Address
Property Type/Description
Freehold or Leasehold
Purchase Price/Expected Value
If already owned, current mortgage outstanding £

Solicitors Details:

Contact Name	
Firm Name	
Address	
Telephone	Fax
E-Mail	DX

Use of Information

In this Section the expressions "you" and "your" (and all derivative expressions) refer to person(s) named as the Applicant and the expressions "we" and "us" (and all derivative expressions) to State Securities plc.

How we will use your personal information

- 1 In considering the application we may:
 - 1.1 check our own records for information on you and your dealings with us and your business associates and their dealings with us;
 - 1.2 search at credit reference agencies for information on you and your business associates (including information on you and your business associates' personal credit accounts);
 - 1.3 search at fraud prevention agencies (including the Credit Industry Fraud Avoidance System (CIFAS)) for information on you and your business associates and other members of your/their households.
- 2 If you are providing information about your business associates you must be sure that you have their agreement to the processing of their information in the ways described in this section.
- 3 If you give us false or inaccurate information and we suspect fraud, we will record this and may also pass this information to financial and other organisations involved in fraud prevention (including CIFAS) to protect us, them and our respective customers from theft and fraud.
- 4 We may use the information you provide and the information provided to us by credit reference and fraud prevention agencies:
 - 4.1 to assess your application (including using automated and/or non-automated credit scoring);
 - 4.2 to verify your and your business associates' identities;
 - 4.3 for the prevention and detection of fraud and/or money laundering;
 - 4.4 for the purposes of any agreement entered into with us;
 - 4.5 to protect our rights under any such agreement; and
 - 4.6 for statistical analysis and systems testing.
- 5 We may also use your personal information for other purposes for which you give your specific permission or where required by law or where permitted under the terms of the Data Protection Act 1998.

How credit reference agencies will use your personal information

- 1 When credit reference agencies receive a search from us they will place a search "footprint" on your credit file whether or not we enter into a particular transaction or agreement with you. If the search is for a credit application the record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when you apply for credit in the future. Credit reference agencies will also place an enquiry search on the personal credit files of any of your business associates that have been searched. These enquiry searches will not be seen by other organisations if any of your business associates apply for credit in the future.
- 2 If you provide information about your business associates as part of the application or if you make a joint application with your business associates the credit reference agencies will link together their records (known as financial associates). They also link all applicant's previous and subsequent names and addresses. Links between financial associates will remain on your and their files until such time as you or your financial associates successfully file for a disassociation with the credit reference agencies.
- 3 Client reference agencies may supply to us: information about your business or company including previous agreements, applications for credit and the credit of your account(s); personal credit information on you and your business associates; public information including County Court Judgments (CCJs) and bankruptcies; Electoral Register information on you and your business associates; and fraud prevention information.
- 4 The information which we and other organisations provide to the credit reference agencies about you, your business associates and your business may be supplied by credit reference agencies to other organisations and may be used by them to:
 - 4.1 prevent crime, fraud and money laundering, for example by checking details provided on applications for credit and credit related or other facilities;
 - 4.2 check the operation of credit and credit related accounts;
 - 4.3 verify your identity if you or your business associates apply for other facilities;
 - 4.4 make decisions on credit and credit related services about you and/or your business associates, or your business;
 - 4.5 manage your personal accounts, your business associates' credit or credit related accounts or other facilities and/or your business credit or credit related accounts or other facilities;
 - 4.6 trace your whereabouts and recover debts that you owe; and
 - 4.7 undertake statistical analysis and systems testing.

How fraud prevention agencies may use your personal information

- 1 The information which we provide to the fraud prevention agencies about you, your business associates and your business may be supplied by fraud prevention agencies to other organisations and may be used by them to:
 - 1.1 prevent crime, fraud and money laundering, for example by: checking details provided on applications for credit and credit related facilities; cross checking details provided on proposals and claims for all types of insurance; and/or checking details on applications for jobs or when checked as part of employment;
 - 1.2 verify your identity if you or your business associates applies for other facilities including all types of insurance proposals and claims;
 - 1.3 trace your whereabouts and recover debts that you owe;
 - 1.4 conduct other checks to prevent or detect fraud; and
 - 1.5 undertake statistical analysis and system testing.
- 2 We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Further information

- 1 For further information on how both we and credit reference and fraud prevention agencies will use your information please request a copy of our leaflet "A guide to the use of your personal information by State Securities plc and credit reference agencies (Issue Date May 2006)". Details of the credit reference agencies from whom we currently obtain, and to whom we may provide information about you are set out below: Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF, 0870 2416212, www.experian.co.uk.
- 2 You can also obtain a copy of the personal information we hold on you and/or details of those fraud prevention agencies and other third parties from whom we obtain and with whom we share your personal information by writing to us at State Securities plc, Burlington House, Botleigh Grange Office Campus, Grange Drive, Hedge End, Southampton SO30 2AF. You have a legal right to these details. A statutory fee will be payable for this service.

APPLICANT 1

APPLICANT 2

Signature _____

Signature _____

Date _____

Date _____