

Guardian SL Limited - Secured Loan Application Form

Loan Amount Required: £	Loan Term:	Loan Purpose:
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Home Address:		
Time at Address:	years	months
		Home Tel No.

Security Address - if different from home address:		
Time of current tenancy:	years	months
		Monthly Rent Received: £
Do you or a relative (spouse, civil partner, common law partner, parent, sibling etc.) live in the property? YES / NO		

APPLICANT 1 - Forename(s):			Surname:			Title:		
Date of Birth:			Previous Name:			Marital Status:		
Previous address (if less than 3 years at current):								
Number of years at previous address:					Mobile Tel No.			
Employment Status:					Occupation:			
Employers Name & Address:								
Time in Job:			Annual Income: £			Employers Telephone No.		
If self employed are accounts available to confirm stated income?						Time with Bank:		
Details of any other income:								

APPLICANT 2 - Forename(s):			Surname:			Title:		
Date of Birth:			Previous Name:			Marital Status:		
Previous address (if less than 3 years at current):								
Number of years at previous address:					Mobile Tel No.			
Employment Status:					Occupation:			
Employers Name & Address:								
Time in Job:			Annual Income: £			Employers Telephone No.		
If self employed are accounts available to confirm stated income?						Time with Bank:		
Details of any other income:								

Details of Security - Estimated Value £			Purchase Price £			Date Purchased:		
Property type, delete as appropriate: House / Bungalow / Maisonette / Purpose Built Flat / Converted Flat								
Building Type, delete as appropriate: Detached / Semi Detached / End Terrace / Mid Terrace								
Construction Type, delete as appropriate: Brick / Stone / Concrete Block / Timber / Tiled Roof / Flat Roof								
If Property is a Flat:			How many floors are there to the building?			Is it over commercial premises? YES / NO		
Number of Bedrooms:			Number of Reception Rooms:			Number of Bathrooms:		
Off Road Parking: YES / NO			Garage: YES / NO		Gardens: Front / Rear / Rear Yard			
Ex Local Authority: YES / NO			Purchased as sitting tenant: YES / NO Council Value £					

Security Mortgage Details:			Mortgage Company:					
Mortgage Balance: £			Monthly Mortgage Payment: £			Mortgage a/c no.		
Have the last 3 payments been made on time? YES / NO						Mortgage Type: repayment / interest only		
Highest Arrears in last 12 months £				Present Arrears £			Term remaining	
Do you have any other secured loans? YES / NO				If Yes Which Lender?				
Loan Balance £			Monthly Payment £			Details of any arrears		

Other Information:

Number of children under 18 living with you:

Ages:

**Data Protection - How We Use Your Information**

- (a) As a Credit Broker and to administer your application we (or the lender) may obtain, use and process personal data relating to you. Such data may include "sensitive personal data", as defined by the Data Protection Act 1998.
- (b) You agree to us discussing the progress of this application and any associated matters with, and to sending copies of any correspondence to the lender or our professional advisers.
- (c) You must provide accurate and updated information. We (or the lender) will search records relating to you at credit reference agencies ("records"). They will add details of our search and your application to your records and this will be seen by other organisations that make searches. We may also check at fraud prevention agencies to prevent or detect fraud.
- (d) If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. You may notify us at any time if you believe that the information we hold is inaccurate and apply to have such information corrected.
- (e) We and other organisations may also access and use the information provided to prevent fraud and money laundering, for example, when:
- checking details on applications for credit and credit related facilities
 - managing credit and credit related accounts or facilities
- (f) Please telephone us if you want to receive details of the relevant fraud prevention agencies. You have a legal right to these details.
- (g) We and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.
- (h) The credit reference agencies and the fraud prevention agencies will also use the information provided for statistical analysis about credit, insurance and fraud.
- (i) If you have made a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. Credit reference agencies also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies to break that link.
- (j) You have a right under the Data Protection Act 1998 to receive a copy of the personal information that we hold about you by sending a written request along with a cheque for £10 made payable to us, to the following address: Guardian SL Ltd, 31 Hillock Lane, Scarisbrick, Ormskirk L40 9QA.
- (k) We may ask you to provide us with updated financial information or other reasonable information which we may reasonably and properly request.
- (l) Some of the lenders we may approach on your behalf use a credit scoring system which can affect the rate of interest charged or influence their decision on whether or not they are willing to offer you a loan. If you would like to know if the lender has used a credit scoring system for your application please contact us on 01704 888825.
- (m) Telephone calls between us and you in connection with the application and any loan may be recorded for monitoring or regulatory purposes or to maintain and improve our service or for training staff.

SIGNATURES & DECLARATIONS: By signing this application form you confirm the following:

- (1) You have completed all relevant sections and the details provided are true and not misleading in any way.
- (2) You understand that if your application is successful any loan will be secured against your property.
- (3) If any of the information in this application changes prior to the making of the advance then you will inform us.
- (4) Where you have indicated your wish to settle certain debts on the debt consolidation form you undertake to repay the credit companies direct and we will therefore disregard this debt when assessing your income for this application.
- (5) Any valuation of your property is for our purpose & the purpose of the lender.

SIGNATURE APPLICANT 1

Print Name

Date:

SIGNATURE APPLICANT 2

Print Name

Date:

Mortgage Company:

Mortgage a/c No.

Customer:

I/We hereby authorise and instruct you to supply Guardian SL Ltd, 31 Hillock Lane, Scarisbrick, Ormskirk L40 9QA, their associate companies or lenders with any information they may request concerning my/our mortgage account and any other account which may be held by you.

SIGNED

date

SIGNED

date