

1. Application details

Project title: _____

Introducing broker, if applicable: _____

Telephone (land line): _____ Mobile: _____

Application type: Individual: Non-professional Partnership:
 Professional Partnership: Sole Trader:
 Limited Company: Limited Liability Partnership:

First applicant: _____ Second applicant: _____

Title: _____

First name: _____

Middle name(s): _____

Surname: _____

Date of birth: _____

Estimated retirement age: _____

Nationality: _____

Permanent right to reside in the UK? Yes: No: Yes: No:

Marital status: _____

Number of dependants: _____

Previous name(s): *(Title, first name, surname)* _____

Home address: _____

Postcode: _____

Date moved in: _____

Residential status: *(Tick one box)* Owner with mortgage: Owner with mortgage:
 Owner without mortgage: Owner without mortgage:
 Joint owner: Joint owner:
 Tenant / renting: Tenant / renting:
 Living with relatives Living with relatives

Previous address: _____

(if less than 3 years at current address)

Postcode: _____

Date moved in: _____

First applicant:

Second applicant:

(Please provide at least 2 contact numbers)

Home phone number:	_____	_____
Work phone number:	_____	_____
Mobile phone number:	_____	_____
Email address:	_____	_____
Website:	_____	_____
Preferred contact method:	_____	_____

2. Company shareholder & director details (if applicable)

Company name: _____

Company address: _____

Postcode: _____

Please list the main shareholders / directors	Director	Shareholder	Share holding:
1. Full name: _____	<input type="checkbox"/>	<input type="checkbox"/>	%: _____
2. Full name: _____	<input type="checkbox"/>	<input type="checkbox"/>	%: _____
3. Full name: _____	<input type="checkbox"/>	<input type="checkbox"/>	%: _____
4. Full name: _____	<input type="checkbox"/>	<input type="checkbox"/>	%: _____

Company registration number: _____

Is the applicant already trading? Yes: No: How long? _____ years.

If yes, please append accounts.

3. Project details

Project location / security address: _____

Postcode: _____

Estimated project costs: £ _____

Loan required: £ _____

Status of property: Owned: To be purchased:

If owned, approx. outstanding debt: £ _____

If owned, lender: _____

Project details: Overview (please complete Appendix 1 or provide an appraisal with cash flow)

4. Project construction team

Will the development be completed on a fixed price contract?

Yes:

No:

Will you use an in-house team or employ a contractor?

IN-HOUSE TEAM / CONTRACTOR (delete as applicable)

Contractor's details, if applicable:

_____ Phone: _____

5. Planning permission

Is planning permission in place?

Yes:

No:

If yes, please append copy.

Section 106 / CIL agreement

Please summarise condition and contribution:

6. Land / premises

Details of land area or existing building to be refurbished:

Details of new build or area to be constructed (specify sq.m / sq.ft):

If leasehold details of lease:

Occupational leases, retail income, significant covenants or other relevant property information?

7. Project schedule

Proposed project start date:

Completion date:

Will there be other development projects during this loan?

Yes:

No:

8. Previous project experience (brief summary)

11. Data protection & declaration:

Use of Information

How we use your Personal Information

By signing this declaration as Applicant, Borrower or Guarantor you are consenting to the lender, the lender's associates, agents and affiliates (including group companies) and other lenders introduced by us, retaining records of the information you provide or which we obtain through our dealings with you or in connection with your account, being held by us even if your application does not proceed to completion. That information may also be held and used for the same purposes by any third party to whom we may transfer the benefit of our interests in any mortgage loan made.

Information uses

- We will use this information to help us provide you with the services you are applying for, to update or enhance our customer records, and for account administration.
- We will make such enquiries, as we consider necessary for the purposes of confirming the accuracy of the information provided by you.
- We and the lenders introduced by us may make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. An association will be made at the credit reference agencies between any joint applicants to this application, which will link your financial records. You and anyone else you have a financial link with understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the credit reference agencies.
- We may check your details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies and other organisations involved in fraud prevention. Law enforcement agencies may access and use this information.

Information disclosures

We may pass on your information to:

- any of our associates, agents and affiliates (including group or linked companies) and lenders introduced by us
- any third party to whom we may transfer the benefit of our interests in any mortgage/loan/investment made, including group companies of such third party;
- other organisations which might assist us in processing your application or administering your mortgage/loan/investment;
- any insurance company/local authority to which you may make an application for a guarantee with this loan;
- your solicitor, financial adviser, any organisation that introduced you to us and any other of your professional advisers;
- the person who values any property which is security for the mortgage/loan/investment,
- other persons who we, in our absolute discretion, consider necessary for the efficient processing of your application, including disclosure in marketing literature, websites or similar promotional material.

Declarations

Mortgage/Loan/Investment Application Declaration

You confirm to us and lenders introduced by us and any third party to whom it may transfer the benefit of its interests in any mortgage loan made that:

- You are at least 18 years old and will supply any evidence of your identity and address which we request.
- You consent to us transferring or otherwise disposing of the benefit of any loan, mortgage or any security for the loan to any third party without any further reference to you and that you have read and understand the note about 'Transfers of Mortgage/Loan/Investment' set out below.
- You have completed the application form, or where it has been completed on your behalf, that you have checked the information and it corresponds with the information you have provided. You will inform us immediately if any of this information or any circumstances surrounding your application change before we make any mortgage/loan/investment to you.
- The information you have given us on this application form is true and you agree it will form the basis on which we may make or arrange any mortgage/loan/investment.
- You will pay our costs in connection with this application whether or not a loan is made and you understand that they are non-refundable.

For limited company applications, in your capacity as a director and a guarantor, you also confirm that:

- You are the only director of the company or each of the persons signing below is a director and together you are the only directors, and
- The company has the power to borrow the loan applied for and to mortgage the property(ies) described in the application as security.
- Fraud & Criminal Convictions
- All Borrowers and Guarantors MUST declare any criminal convictions, allegations of criminal activity, charges pending or other actions or allegation of a similar nature.
- Furthermore you must declare any allegations of fraud, fraudulent misrepresentation, embezzlement or breach of fiduciary duty including (without limitation) any allegation of fraudulent or wrongful insurance claims, regardless of whether these resulted in a civil or criminal investigation or claim.

Signed:

Please save, print, sign, date and send to us (or scan and email), thank you.

First applicant:

Second applicant:

Please complete this form *OR* append your own project appraisal and cash flow forecast.

1. Applicant details

Project title: _____

Name of applicant(s)
(& company details if applicable): _____

2. Estimated project costs

(notes)

(amount)

Land cost / value _____ £: _____

SDLT & acquisition costs _____ £: _____

Construction costs _____ £: _____

Professional fees _____ £: _____

Section 106 payment _____ £: _____

Marketing (inc. staging/show home) _____ £: _____

Other costs (please specify) _____ £: _____

Other costs (please specify) _____ £: _____

Total project costs (excluding finance charges) £: _____

3. Sales / income

Unit sales details (please group units by type and inc. floor area/leasehold) _____ (amount)

_____ £: _____

_____ £: _____

_____ £: _____

_____ £: _____

_____ £: _____

_____ £: _____

Total sales £: _____

4. Estimated project timings

(Please specify approximate construction and sales timetable including estimated sales date)

5. Signature

Please sign and date:

Please save, print, sign, date and send to us (or scan and email), thank you.

1. Applicant details

Name: _____

Marital status: _____

Name of spouse/partner: _____

Dependant(s) name(s) and age(s): _____

Annual salary: _____

Other income: _____

2. Main residence details

Address: _____

Postcode: _____

Owned with a third party (i.e spouse)? _____

Lender: _____

Value: _____

Loan outstanding: _____

Purchase price and date: _____

Other relevant information: _____

Please add details of any further properties owned on the next page.

3. Assets and liabilities

Assets	Liabilities
Savings/credit balances: _____	Personal overdraft: _____
Vehicles: _____	Personal loans: _____
Investments/shares: _____	Hire purchase: _____
Life policies: i) life cover: _____	Credit cards: _____
ii) surrender value: _____	Other financial liabilities: _____
Other assets: _____	

4. Guarantee liabilities

Guarantee in favour of:	Lender:	Amount (£):	Date given:

DECLARATION: I understand that the lender is relying on this information with regard to granting or arranging loan facilities and I therefore certify that the information provided is accurate as of the date below.

5. Signature

Please sign and date:

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Property portfolio details

Name: _____

Please include details of all properties owned (alternatively provide a separate signed and dated schedule)

Address:	Owner:	% of ownership (if jointly owned or in limited company)	Value (£):	Lender(s):	Outstanding mortgage:	Purchase price and date:

(Please continue on a separate sheet if necessary)

Signature

Please sign and date:

Details of professional contacts and authority to seek references

Solicitor

Contact name: _____ Position: _____
Address & postcode: _____
Email: _____
Telephone (landline): _____ Mobile: _____

Accountants

Contact name: _____ Position: _____
Address & postcode: _____
Email: _____
Telephone (landline): _____ Mobile: _____

Bankers

Contact name: _____ Position: _____
Address & postcode: _____
Email: _____
Telephone (landline): _____ Mobile: _____

Architects

Contact name: _____ Position: _____
Address & postcode: _____
Email: _____
Telephone (landline): _____ Mobile: _____

Consulting Engineers

Contact name: _____ Position: _____
Address & postcode: _____
Email: _____
Telephone (landline): _____ Mobile: _____

Page 1 of 2. Please complete page 2 and sign declaration, thank you.

Details of professional contacts and authority to seek references

Trade Referee

Contact name: _____ Position: _____
Address & postcode: _____
Email: _____
Telephone (landline): _____ Mobile: _____

Other

Company type: _____
Contact name: _____ Position: _____
Address & postcode: _____
Email: _____
Telephone (landline): _____ Mobile: _____

Declaration

I _____ in my personal capacity and/or on behalf of _____
Ltd/LLP hereby authorise and request the above parties to provide a reference or other information
requested by Positive Lending in respect of the application for loan finance to the lender and for the
benefit of any lenders introduced by them.

Signed:

Page 2 of 2. Please complete both pages and sign declaration, thank you.

To help us process your enquiry as quickly as possible, please check that the follow items are submitted with your application

For assistance with your loan application, please call us, we are happy to help.

Checklist



1. Loan application form, completed and signed
2. Appendix 1: Development appraisal (please either complete form OR provide your own appraisal & cash flow forecast)
3. Appendix 2: Assets and Liabilities statement
4. Appendix 3: Contacts and reference requests
5. Financial accounts
6. Planning documents, plans
7. Details of existing and prior developments
8. Information regarding sales projections, valuations, comparable evidence or agents opinions
9. Evidence of your contribution to cost

Thank you