Commercial Decision in Principle

Positive LENDING

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PLS REF

Please fax to 0845 260 7512

(or telephone 0845 260 7511 and speak to a BDM for an immediate decision in principle)

Introducer

Introducer..... Contact name .....

Will you be advising the customer on this application? ☐ YES ☐ NO

FSA: are you ☐ a directly authorised firm ☐ an appointed representative ☐ an authorised network ☐ non-authorised

Network:..... FSA no. .....

Telephone.....Fax.....Mobile.....Email .....

Please provide the names of any other introducers who will be remunerated on this case. (Please state none if this does not apply.

Please note: this includes names of any AR's) .....

.....

.....Date.....

Applicant

Limited company or names of individual(s) applicant.....

Is the applicant a limited company? ☐ YES ☐ NO Trade/business type.....

Does the applicant or a related person (spouse, common law partner, parent, sibling, child, grandchild, grandparent) dwell or intend to dwell at part of the property being offered as security? ☐ YES ☐ NO

If so, does this part exceed 40% of the total security area? ☐ YES ☐ NO

Financial status income evidence: ☐ 1 year's accounts professionally prepared by chartered/certified accountant ☐ Rental income

Employed income ☐ Self declaration & accountants letter ☐ Self dec with projections (new start ups)

Credit status Any existing CCJs? ..... ☐ YES ☐ NO if yes, no. of unsatisfied CCJs in past 2 yrs.....

Value £..... Highest arrears in past 12 months (re-mortgages only) .....

Previous bankruptcy ☐ YES ☐ NO if yes, when was it discharged?.....

IVA: ☐ None ☐ Completed over 2 years ☐ Completed over 1 year ☐ Current & satisfactory

Commercial mortgage

Gross amount required £..... over..... years (10-30 available)

Select plan: ☐ Non-Conforming ☐ Near Prime ☐ Interest only ☐ Capital and repayment

Purpose of loan .....

Primary security

Address of property offered as primary security .....

.....

Brief description of property.....

Tenure of security ☐ freehold ☐ feuhold ☐ leasehold years remaining on lease .....

Where property owned: date purchased ..... purchase price £ .....current value £ .....

Amount of any outstanding mortgage/charge £..... name of mortgagee.....

Where property is to be purchased: purchase price £ .....

(Please complete this section again on a new dip if additional security is available). Please provide on a separate sheet any other additional case information that you think may be relevant and assist with our consideration.

Positive Lending is a trading style of Positive Lending (UK) Limited.

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