

COMMERCIAL LOAN ENQUIRY

The Loan Type			
Individual / sole trader	<input type="checkbox"/>	Partnership	<input type="checkbox"/>
First time buyer	<input type="checkbox"/>	First time landlord	<input type="checkbox"/>
Purchase	<input type="checkbox"/>	Refinance	<input type="checkbox"/>
Residential only	<input type="checkbox"/>	Commercial only	<input type="checkbox"/>
		UK Limited Co.	<input type="checkbox"/>
		Investment property	<input type="checkbox"/>
		Refinance & capital raise	<input type="checkbox"/>
		Mixed use	<input type="checkbox"/>
		LLP	<input type="checkbox"/>
		Trust	<input type="checkbox"/>
		Trading business	<input type="checkbox"/>
		Capital raise only	<input type="checkbox"/>
		Transfer of equity	<input type="checkbox"/>

The Loan Details			
Loan required	£	Interest only, amount required	£
Term of the loan		Capital repayment, amount required	£
Own funds, deposit & fees	£	Required to repay existing mortgage	£
Source of own funds		Fees to be added to the loan	

Purchases Only			
Purchase price	£	Target completion date	

Refinance Only			
Have you approached your existing lender to discuss this loan	<input type="checkbox"/>	Is this application for a 2 nd charge secured loan on the property	<input type="checkbox"/>
Current market value	£	Existing monthly mortgage payment	£
Current mortgage balance	£	Current interest rate	
Amount paid for the property	£	Penalty for redeeming this mortgage	£
Date the property was purchased		Redemption penalty end date	
Existing mortgage start date		Term remaining on the mortgage	
Existing lender		Account number	

Refinance with Additional Capital Raising			
Debt consolidation	<input type="checkbox"/>	Property improvements	<input type="checkbox"/>
		Buying other property	<input type="checkbox"/>
		Other (give details below)	<input type="checkbox"/>

Security Information			
How many properties are being offered as security for the loan		For portfolio loans, please provide a portfolio spreadsheet	
Full postal address & postcode		The year built	
Commercial only	<input type="checkbox"/>	Residential only	<input type="checkbox"/>
Freehold	<input type="checkbox"/>	Leasehold	<input type="checkbox"/>
		Semi-commercial	<input type="checkbox"/>
		If mixed use, % residential	
		If leasehold, remaining years on lease	

Property Type			
Pub	<input type="checkbox"/>	Industrial	<input type="checkbox"/>
Serviced offices	<input type="checkbox"/>	Retail only	<input type="checkbox"/>
		Offices	<input type="checkbox"/>
		Retail with residential	<input type="checkbox"/>
		Leisure	<input type="checkbox"/>
		Other (detail below)	<input type="checkbox"/>

Residential Element			
Flat/s	<input type="checkbox"/>	Maisonette	<input type="checkbox"/>
House	<input type="checkbox"/>	House Multiple Occupants	<input type="checkbox"/>
If HMO, how many rooms		Is it currently licenced	<input type="checkbox"/>
Flats, no, units in the block		Will it need a licence	<input type="checkbox"/>
		If MUFB, how many flats	
		Flats, no. of storeys	
		Rooms larger than 30m ²	
		Size of rooms m ²	
		Have the external walls been completed with cladding, or has cladding been added to the external walls	Yes <input type="checkbox"/> No <input type="checkbox"/>
Provide any further information about the property particularly if there is anything non-standard about the property, construction, title or ownership			

Improvements to the Property			
Has the property been refurbished in the last 12 months	<input type="checkbox"/>	Do you intend to carry out works on any of the properties	<input type="checkbox"/>
If works have been done, provide details and costs of work below		If works to be done, provide details and costs of work below	

Occupancy & Tenants			
Do any of the properties comprise of more than one self-contained unit	<input type="checkbox"/>	If yes, how many units	
Will the property have a full repairing and insuring lease on, or before, completion of the loan application	Yes <input type="checkbox"/> No <input type="checkbox"/>		
If no, is the property vacant	Yes <input type="checkbox"/> No <input type="checkbox"/>	If no, is the property let on a licence	Yes <input type="checkbox"/> No <input type="checkbox"/>

Occupancy & Tenants (continued)

How many tenants will occupy the property	<input type="text"/>	On what type of tenancy agreements	<input type="text"/>
How many households	<input type="text"/>	Will facilities be shared	<input type="checkbox"/>
Expected monthly rental income		£ <input type="text"/>	

Applicant/Director/Partner 1

Title	<input type="text"/>
Full name	<input type="text"/>
If shareholder, % held	<input type="text"/>
Date of birth	<input type="text"/>
Permanent residential address & postcode	<input type="text"/>
Date moved in	<input type="text"/>
Do you own this property	<input type="checkbox"/>
Contact telephone no.	<input type="text"/>
Email address	<input type="text"/>
Nationality	<input type="text"/>
Country of birth	<input type="text"/>

Applicant/Director/Partner 2

Title	<input type="text"/>
Full name	<input type="text"/>
If shareholder, % held	<input type="text"/>
Date of birth	<input type="text"/>
Permanent residential address & postcode	<input type="text"/>
Date moved in	<input type="text"/>
Do you own this property	<input type="checkbox"/>
Contact telephone no.	<input type="text"/>
Email address	<input type="text"/>
Nationality	<input type="text"/>
Country of birth	<input type="text"/>

Applicant/Director/Partner 3

Title	<input type="text"/>
Full name	<input type="text"/>
If shareholder, % held	<input type="text"/>
Date of birth	<input type="text"/>
Permanent residential address & postcode	<input type="text"/>
Date moved in	<input type="text"/>
Do you own this property	<input type="checkbox"/>
Contact telephone no.	<input type="text"/>
Email address	<input type="text"/>
Nationality	<input type="text"/>
Country of birth	<input type="text"/>

Applicant/Director/Partner 4

Title	<input type="text"/>
Full name	<input type="text"/>
If shareholder, % held	<input type="text"/>
Date of birth	<input type="text"/>
Permanent residential address & postcode	<input type="text"/>
Date moved in	<input type="text"/>
Do you own this property	<input type="checkbox"/>
Contact telephone no.	<input type="text"/>
Email address	<input type="text"/>
Nationality	<input type="text"/>
Country of birth	<input type="text"/>

Financial Details

Applicant 1		Applicant 2	
Occupation	<input type="text"/>	Occupation	<input type="text"/>
Gross annual salary/net profit	£ <input type="text"/>	Gross annual salary/net profit	£ <input type="text"/>
Residential mortgage balance	£ <input type="text"/>	Residential mortgage balance	£ <input type="text"/>
Total asset value	£ <input type="text"/>	Total asset value	£ <input type="text"/>
Total liabilities	£ <input type="text"/>	Total liabilities	£ <input type="text"/>
Total net worth	£ <input type="text"/>	Total net worth	£ <input type="text"/>
Do you have any adverse credit	Yes <input type="checkbox"/> No <input type="checkbox"/>	Do you have any adverse credit	Yes <input type="checkbox"/> No <input type="checkbox"/>
Applicant 3		Applicant 4	
Occupation	<input type="text"/>	Occupation	<input type="text"/>
Gross annual salary/net profit	£ <input type="text"/>	Gross annual salary/net profit	£ <input type="text"/>
Residential mortgage balance	£ <input type="text"/>	Residential mortgage balance	£ <input type="text"/>
Total asset value	£ <input type="text"/>	Total asset value	£ <input type="text"/>
Total liabilities	£ <input type="text"/>	Total liabilities	£ <input type="text"/>
Total net worth	£ <input type="text"/>	Total net worth	£ <input type="text"/>
Do you have any adverse credit	Yes <input type="checkbox"/> No <input type="checkbox"/>	Do you have any adverse credit	Yes <input type="checkbox"/> No <input type="checkbox"/>

Incorporated Ltd Co. LLP Business Details

Ltd Company/LLP name	<input type="text"/>	Company registration no.	<input type="text"/>
Registered office address	<input type="text"/>	UK incorporated	Yes <input type="checkbox"/> No <input type="checkbox"/>

Additional Security Information (2nd charge only)

Full postal address & postcode				The year built	
Commercial only	<input type="checkbox"/>	Residential Only	<input type="checkbox"/>	Semi-commercial	<input type="checkbox"/>
Freehold	<input type="checkbox"/>	Leasehold	<input type="checkbox"/>	If mixed use, % residential	
Current market value	£		Current mortgage balance	£	
Amount paid for the property	£		Existing monthly mortgage payment	£	
Date the property was purchased			Current interest rate		
Existing mortgage start date			Term remaining on the mortgage		
Existing Lender			Account number		

Property Type					
Pub	<input type="checkbox"/>	Industrial	<input type="checkbox"/>	Offices	<input type="checkbox"/>
Serviced Offices	<input type="checkbox"/>	Retail Only	<input type="checkbox"/>	Retail with residential	<input type="checkbox"/>
				Leisure	<input type="checkbox"/>
				Other (detail below)	<input type="checkbox"/>

Residential Element					
Flat/s	<input type="checkbox"/>	Maisonette	<input type="checkbox"/>	House	<input type="checkbox"/>
If HMO, how many rooms		Is it currently licenced	<input type="checkbox"/>	Will it need a licence	<input type="checkbox"/>
Flats, no. units in the block		Flats, no. of storeys		Rooms larger than 30m ²	
				Size of rooms m ²	
Have the external walls been completed with cladding, or has cladding been added to the external walls				Yes	<input type="checkbox"/>
				No	<input type="checkbox"/>

Provide any further information about the property particularly if there is anything non-standard about the property, construction, title or ownership

Trading from the property					
Do you, or any connected business trade from any of the properties on this application				Yes	<input type="checkbox"/>
				No	<input type="checkbox"/>
Do you, or any connected business generate more than 30% of the total rental income				Yes	<input type="checkbox"/>
				No	<input type="checkbox"/>
If you have answered yes to the above questions, please tell us the nature of trade					

Eligibility & Further Information

Are all applicants' incomes sufficient to support personal expenditure	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	If you have answered no to any of these questions, please provide more detail in notes section
Do all applicants have permanent right to remain in the UK	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
Are all applicants tax affairs in order and all HMRC dealings up to date	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
Has any related corporate structure been set up by a qualified tax adviser	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
Has any applicant ever been convicted of a criminal offence	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	If you have answered yes to any of these questions, please provide more detail in notes section
Does any applicant or related party dwell, or intend to dwell in the security	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	
Have you approached any other brokers in connection with this enquiry	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	

Current Property Holdings

Applicant 1					
Address & postcode	Current value	Mortgage	Monthly rental	Property type	
	£	£	£		
	£	£	£		
	£	£	£		
Applicant 2					
Address & postcode	Current value	Mortgage	Monthly rental	Property type	
	£	£	£		
	£	£	£		
	£	£	£		
Applicant 3					
Address & postcode	Current value	Mortgage	Monthly rental	Property type	
	£	£	£		
	£	£	£		
	£	£	£		
Applicant 4					
Address & postcode	Current value	Mortgage	Monthly rental	Property type	
	£	£	£		
	£	£	£		
	£	£	£		

If you own more properties, could you provide copies of portfolio spreadsheets

Notes

Declaration

I/we confirm that the information provided in this document is true, accurate and can be evidenced

Completed by

Date

Our assessment and any terms or quotes issued will be based solely on the information provided in this form. Loans will not be granted on this data alone and you will need to provide further information and evidence to support all data provided, should you wish to apply for a loan. Any rates quoted are not guaranteed and will only be valid on the date issued. Lenders may change their criteria, terms and conditions at any time. We cannot guarantee you will be able to obtain any mortgage or loan based on the information supplied in this document and we cannot be held responsible for any decision made by any lender. All regulated firms will carry out their own background checks on the validity of any information provided to us and suspicious activity will be reported to the appropriate authorities.

Your home or property may be repossessed if you do not keep up to date or make any loan repayments when due for any mortgage or loan secured on the property.

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