

## COMMERCIAL LOAN ENQUIRY

The Loan Type									
Individual / sole trader	<input type="checkbox"/>	Partnership	<input type="checkbox"/>	UK Limited Co.	<input type="checkbox"/>	LLP	<input type="checkbox"/>	Trust	<input type="checkbox"/>
First time buyer	<input type="checkbox"/>	First time landlord	<input type="checkbox"/>	Investment property	<input type="checkbox"/>	Trading business	<input type="checkbox"/>		
Purchase	<input type="checkbox"/>	Refinance	<input type="checkbox"/>	Refinance & capital raise	<input type="checkbox"/>	Capital raise only	<input type="checkbox"/>		
Residential only	<input type="checkbox"/>	Commercial only	<input type="checkbox"/>	Mixed use	<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 <sup>nd</sup> charge secured loan on the property
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"/>	Semi-commercial	<input type="checkbox"/>
		If mixed use, % residential	
		Leasehold	<input type="checkbox"/>
		If leasehold, remaining years on lease	

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

Residential Element				
Flat/s	<input type="checkbox"/>	Maisonette	<input type="checkbox"/>	House
If HMO, how many rooms		Is it currently licenced	<input type="checkbox"/>	Will it need a licence
Flats, no, units in the block		Flats, no. of storeys		Rooms larger than 30m <sup>2</sup>
				Size of rooms m <sup>2</sup>
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"/>
If works have been done, provide details and costs of work below	
Do you intend to carry out works on any of the properties	<input type="checkbox"/>
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		On what type of tenancy agreements		
How many households		Will facilities be shared	<input type="checkbox"/>	Expected monthly rental income
				£

Applicant/Director/Partner 1		Applicant/Director/Partner 2	
Title		Title	
Full name		Full name	
If shareholder, % held		If shareholder, % held	
Date of birth		Date of birth	
Permanent residential address & postcode		Permanent residential address & postcode	
Date moved in		Date moved In	
Do you own this property	<input type="checkbox"/>	Do you own this property	<input type="checkbox"/>
Contact telephone no.		Contact telephone no.	
Email address		Email address	
Nationality		Nationality	
Country of birth		Country of birth	
Applicant/Director/Partner 3		Applicant/Director/Partner 4	
Title		Title	
Full name		Full name	
If shareholder, % held		If shareholder, % held	
Date of birth		Date of birth	
Permanent residential address & postcode		Permanent residential address & postcode	
Date moved In		Date moved In	
Do you own this property	<input type="checkbox"/>	Do you own this property	<input type="checkbox"/>
Contact telephone no.		Contact telephone no.	
Email address		Email address	
Nationality		Nationality	
Country of birth		Country of birth	

Financial Details			
Applicant 1		Applicant 2	
Occupation		Occupation	
Gross annual salary/net profit	£	Gross annual salary/net profit	£
Residential mortgage balance	£	Residential mortgage balance	£
Total asset value	£	Total asset value	£
Total liabilities	£	Total liabilities	£
Total net worth	£	Total net worth	£
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		Occupation	
Gross annual salary/net profit	£	Gross annual salary/net profit	£
Residential mortgage balance	£	Residential mortgage balance	£
Total asset value	£	Total asset value	£
Total liabilities	£	Total liabilities	£
Total net worth	£	Total net worth	£
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		Company registration no.	
Registered office address		UK incorporated	Yes <input type="checkbox"/> No <input type="checkbox"/>

Additional Security Information (2 <sup>nd</sup> charge only)										
Full postal address & postcode						The year built				
Commercial only	<input type="checkbox"/>	Residential Only	<input type="checkbox"/>	Semi-commercial	<input type="checkbox"/>	If mixed use, % residential				
Freehold	<input type="checkbox"/>	Feuhold	<input type="checkbox"/>	Leasehold	<input type="checkbox"/>	If leasehold, remaining years on lease				
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"/>	Leisure	<input type="checkbox"/>			
Serviced Offices	<input type="checkbox"/>	Retail Only	<input type="checkbox"/>	Retail with residential	<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"/>	Will it need a licence	<input type="checkbox"/>	If MUFB, how many flats				
Flats, no. units in the block		Flats, no. of storeys		Rooms larger than 30m²		Size of rooms m²				
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 <b>no</b> 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 <b>yes</b> 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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