



APPLICATION FORM

First Applicant

Title	Surname	Forename(s)
Home Address Please state previous address if duration at current home address is less than 12 months		Previous Address
Line 1		Line 1
Line 2		Line 2
Line 3		Line 3
Town/City		Town/City
Postcode		Postcode
Property Owned <input type="checkbox"/> or Rented <input type="checkbox"/> if owned, is the property mortgaged? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Male <input type="checkbox"/>	Female <input type="checkbox"/>	Date of Birth / / Marital Status
Nationality	Place of birth	National Insurance No.
Home Tel	Work Tel	Mobile
Email	Preferred contact method	
Occupation		
Is the proposed loan in the name of a company? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Please state full company name:		Company Number:
Position held:		Shareholding %:
Are there any floating charges or debentures over the company? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Please specify:		



APPLICATION FORM

Second Applicant

Title	Surname	Forename(s)
Home Address	Previous Address	
Please state previous address if duration at current home address is less than 12 months	Line 1	
Line 1	Line 2	
Line 2	Line 3	
Line 3	Town/City	
Town/City	Postcode	
Postcode	Property Owned <input type="checkbox"/> or Rented <input type="checkbox"/> if owned, is the property mortgaged? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Male <input type="checkbox"/>	Female <input type="checkbox"/>	Date of Birth / / Marital Status
Nationality	Place of birth	National Insurance No.
Home Tel	Work Tel	Mobile
Email	Preferred contact method	
Occupation		
Is the proposed loan in the name of a company?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Please state full company name:	Company Number:	
Position held:	Shareholding %:	
Are there any floating charges or debentures over the company?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Please specify:		

Proposed security

Property Type: Residential Commercial Mixed Land

Address

Line 1

Line 2

Town/City

Postcode

Title Number

Planning Application Number

Description

Condition

Tenure: Freehold Leasehold

Lease Term: Years Lease Date: / /

Vacant Part Vacant Occupied

(If occupied please tick below)

Tenancy type: AST Protected Commercial

Rental income: £ PCM

Proposed security continued

Are there any intended works or improvements to the property during the term of the loan?

Yes No

If yes, provide details of planned work and any necessary consents obtained or required

Estimated cost of works £

Estimated end value £

HOW WILL WORKS BE FUNDED?

Amount derived from this facility £

Amount in cash £
(borrowers investment)

Please provide details of how we gain access for our valuation inspection

The loan

COMPLETE IF NEW PURCHASE

Agreed price £

Estimated value (if different) £

Cash funds available £
(borrowers investment)

Loan amount agreed £

Exchange date/proposed date / /

Estate agents Name

Agents Phone number

Person dealing

COMPLETE IF PROPERTY ALREADY OWNED

Original price paid £

Date purchased / /

Estimated current value £

Amount owed £

Details of any improvement works/planning gained since completion of purchase

Length of loan required (1 to 12 Months)

Amount required £

Date required / /

Type of loan required: 1st charge

2nd charge

2nd charge existing lender name

Amount owed £

Will the lender consent to a subsequent charge ranking behind them? Yes Not yet approached

The loan continued

Do you intend to make (service) the monthly interest payments or have them added (rolled up) to the loan each month?

Service

Roll Up

If payments are to be serviced, how do you intend to fund the payments i.e from rent roll or other income, please specify

What are the funds to be used for? e.g. purchase finance, refurbishment finance, cashflow

Have you completed any similar projects using finance in the last 5 years? If yes, please provide details

Yes No

How do you intend to repay the loan? e.g. refurbish and sell, re finance

Do you have an alternative plan to repay the loan if the above does not work? If yes, please provide details

Yes No

Additional properties owned

Property Address

Line 1

Line 2

Town/City

Postcode

Property description

Beds (if applicable)

Value

Amount Owed

Name of owner

Your solicitor

Firm name	Person dealing
Address	
Town/City	Postcode
Telephone	Email
How long have you been a client for?	
Did the above solicitor act when you purchased/last financed the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If you have answered No to the above, please advise why a new firm is now acting	

Your mortgage broker or advisor

Broker name	Firm name
Email	Telephone
<u>BROKER FEE</u> I/we have agreed with my/our mortgage broker or advisor for the fee due from me/us to them (known as a Broker Fee) shall be added to the loan and paid to the Broker or Advisor by Charterbank on my/our behalf bearing interest accordingly.	
Yes <input type="checkbox"/> No <input type="checkbox"/>	
<u>BROKER FEE</u> I/we have agreed with my/our mortgage broker or advisor for the fee due from me/us to them (known as a Broker Fee) shall be deducted from the loan on the day of drawdown and paid to the Broker or Advisor by Charterbank on my/our behalf.	
Yes <input type="checkbox"/> No <input type="checkbox"/>	

Any other material facts that may affect our decision to lend?

Please disclose

	1st Applicant	2nd Applicant
Have you been in arrears with any credit agreements or loans?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you had any county court judgment made against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been made bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you made arrangements with creditors?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been refused a mortgage or secured loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been convicted of any criminal offences (excluding traffic offences)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you in any way connected or affiliated with anyone involved in this transaction or previous transactions relating to this property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please provide details below		
You have provided me with a Decision in Principle setting out the commercial terms of the loan	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Data Protection and Regulation

In addition to disclosures we might be required to make by law, you authorise us to use the information in this form and any additional information that you supply us for our business purposes and you further authorise us to pass on this information to such other third parties as we deem necessary for the furtherance of this transaction and any other related and / or future transactions with you or any party associated with you.

I / we will inform Charterbank Capital Ltd of any changes in the information on this application which occur either before or after the loan is made.

I / we agree that Charterbank Capital Ltd may send a copy of this application and any other additional information to my lawyer and I / we irrevocably authorise my lawyer to send their entire file of papers relating to the whole transaction — not just to any finance and / or mortgage — to Charterbank Capital Ltd if and when requested.

I / we agree that Charterbank Capital Ltd may conduct a Credit Check for the purposes of confirming my / our identity (only)

I / we understand and accept that by signing this application form we attest that the particulars set out in it are correct in every respect and that Charterbank Capital Ltd will rely on the truth and accuracy of the information given.

I / we are aware that it is an offence to knowingly provide false, misleading or inaccurate information when applying for a loan and in that event I / we could face criminal prosecution and / or civil action for recovery of any losses incurred.

I / we confirm that neither I / we nor any member of my / our immediate family currently occupies, or is intending at any time in the future to occupy as a dwelling, a property or properties (buildings and land) which will comprise 40% or more in area of the total property or properties (buildings and land) over which Charterbank Capital Ltd has or will have a first charge. I understand that immediate family means anyone who is a spouse, parent, brother, sister, child, grandparent or grandchild; or any other person whose relationship with me has the characteristics of the relationship between husband and wife.

I/we confirm that the loan will be used wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by me/us.

It is important that you give us accurate information. We may check your details with fraud prevention agencies, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We will make a valuation appraisal of the property. The making of an advance or loan offer implies no representation or warranty as to the condition or value of the property.

I/we, the undersigned, declare that the replies to the questions contained in this application are true and complete in every respect to the best of my/our knowledge and understand that they may form the basis of any contract between me/us and the company making the advance. I/we have read and agree with the residential use declaration and the data protection and property valuation statements above.

Print name:

Signed:

Date:

Print name:

Signed:

Date: