

Heavy Refurbishment Loan Application Form for Companies

Submitted to United Trust Bank by _____ **Date** _____

Tel _____ Mobile _____

Email _____ Broker Firm (if applicable) _____

A. About the Applicant

Applicant Details (if more than two applicants, please enter the information clearly on an additional sheet)

Company Name _____

Country of Incorporation _____ Registered Number _____

Address _____ Postcode _____

Business Address _____ Postcode _____

Contact Name _____

Tel _____ Email _____

About the Guarantor(s)

Guarantor Details (if more than two guarantors, please enter the information clearly on an additional sheet)

Guarantor 1		Guarantor 2	
Title	Full Name	Title	Full Name
Director <input type="checkbox"/> Shareholder (of Applicant) <input type="checkbox"/>		Director <input type="checkbox"/> Shareholder (of Applicant) <input type="checkbox"/>	
Number of shares held in Applicant _____		Number of shares held in Applicant _____	
Any adverse credit history? <input type="checkbox"/> Yes <input type="checkbox"/> No		Any adverse credit history? <input type="checkbox"/> Yes <input type="checkbox"/> No	

B. Refurbishment property being used as security for the loan

Full address of property _____

_____ Postcode _____

Is the property Freehold or Leasehold If Leasehold, how many years remain on the lease? _____ years

Already owned – date purchased: _____ Being purchased Owned by another

Purchase price/price paid £ _____ Estimated value £ _____

Total amount currently owed on outstanding mortgage(s) (if already owned) £ _____

Property Description

House Bungalow Flat Other (describe) _____

Floor no. _____ No. of storeys _____ No. of bedrooms _____ Year built _____ ex local authority non std construction

Current condition of property _____

Have you or any members of your wider family ever lived in the property being refurbished or intend to do so in the future? Yes No

If yes, please give brief details _____

Is the applicant(s) offering additional security Yes No

Please complete our Additional Security Form at www.utbank.co.uk for each additional security property.

C. Payment Options

Please tick as appropriate to confirm which of these fees you wish to be added to your loan:

Broker Fee (where using a broker) Arrangement Fee Completion Fee Legal Fees CHAPS Fee

D. Improvement Project Description

Please provide as much detail as possible regarding the proposed improvement

Estimated completed value (GDV) £ _____

	Costs	Funding required
Refurbishment costs	£ _____	£ _____
Professional fees	£ _____	£ _____
Purchase price (if applicable)	£ _____	£ _____
Purchase related fees	£ _____	£ _____
E. Total costs/funding	£ _____	£ _____

Estimated construction period: _____ months Facility term required: _____ months

Details of refurbishment team

Contractor: _____
 Website address _____
 Architect: _____ Website address: _____
 Other e.g. Structural Engineer: _____ Website address: _____

Please provide a Works Schedule by completing where applicable the attached "Works Schedule.xls" spreadsheet.
 Please also provide details of designs and specifications of materials and finishes.

F. Details of previous improvement project experience

Number of improvement projects undertaken _____

Please complete the below for the most recent projects you have undertaken and provide us with a copy of your Curriculum Vitae. An example has been provided.

Example

Description of project	conversion of house into 2 flats
Address	47 Chapel road, Bristol, BR1
Purchase date	Apr-14
Purchase price	£400,000.00
Cost of works	£150,000.00
Other costs	£50,000.00
Date of completion of project	Dec-14
Sale price (if applicable)	£800,000.00
Profit	£200,000.00

Project 1

Description of project _____

Address _____

Purchase date _____

Purchase price _____

Cost of works _____

Other costs _____

Date of completion of project _____

Sale price (if applicable) _____

Profit _____

Project 2

Description of project _____

Address _____

Purchase date _____

Purchase price _____

Cost of works _____

Other costs _____

Date of completion of project _____

Sale price (if applicable) _____

Profit _____

Project 3

Description of project _____
Address _____
Purchase date _____
Purchase price _____
Cost of works _____
Other costs _____
Date of completion of project _____
Sale price (if applicable) _____
Profit _____

Project 4

Description of project _____
Address _____
Purchase date _____
Purchase price _____
Cost of works _____
Other costs _____
Date of completion of project _____
Sale price (if applicable) _____
Profit _____

Project 5

Description of project _____
Address _____
Purchase date _____
Purchase price _____
Cost of works _____
Other costs _____
Date of completion of project _____
Sale price (if applicable) _____
Profit _____

G. Guarantor(s) Assets and Liabilities

PLEASE COMPLETE THIS SECTION FOR EACH GUARANTOR OR GUARANTOR COUPLE LIVING TOGETHER – Additional Guarantors to complete separate forms available at www.utbank.co.uk

Assets		Liabilities	
Property – your home	£ _____	Mortgage – your home	£ _____
Property – other	£ _____	Mortgage – other	£ _____
Address	_____	Lender	_____
Property – other	£ _____	Mortgage – other	£ _____
Address	_____	Lender	_____
Property – other	£ _____	Mortgage – other	£ _____
Address	_____	Lender	_____
Value of business(es) owned	£ _____	Loan outstanding 1	£ _____
Name/nature of business(es)	_____	Lender	_____
		Loan outstanding 2	£ _____
		Lender	_____
Other shares	£ _____	Loan outstanding 3	£ _____
Bank/Building Society deposits	£ _____	Lender	_____
	£ _____	Overdraft/credit/store card balances	£ _____
	£ _____		£ _____
Other assets e.g. vehicles, significant jewellery	£ _____	Hire purchase	£ _____
		Other liabilities	£ _____
Total assets	£ _____	Total liabilities	£ _____

H. Guarantor(s) Income and Expenditure Details

PLEASE COMPLETE THIS SECTION FOR EACH GUARANTOR OR GUARANTOR COUPLE LIVING TOGETHER – Additional Guarantors to complete separate forms available at www.utbank.co.uk

Guarantor 1 Name _____

Guarantor 2 Name (if applicable) _____

National Insurance No.s

Guarantor 1 _____ Guarantor 2 (if applicable). _____

Budget Planner

Your Annual Income

Guarantor 1's Gross Annual Income (i.e. before tax, N.I. and pension deductions) £ _____

Guarantor 2's Gross Annual Income (i.e. before tax, N.I. and pension deductions) £ _____

Monthly domestic and personal expenses

Any mortgage	£ _____
Council tax/water rates	£ _____
Electricity	£ _____
Gas	£ _____
Telephone	£ _____
Housekeeping (including food)	£ _____
Child care costs (inc. school fees)	£ _____
Other loans	£ _____
Insurance/endowment/pension premium	£ _____
Car expenses	£ _____
Season tickets/transport	£ _____
Credit/store cards	£ _____
Clothing	£ _____
Holidays	£ _____
Leisure	£ _____
Other	£ _____
Total monthly expenses	(D) £ _____

Your monthly income

1st person's monthly income (take home pay)	(A) £ _____
2nd person's monthly income (take home pay)	(B) £ _____
Other monthly income*	(C) £ _____
Total monthly income	(A+B+C) £ _____
Total monthly expenses	(D) £ _____
Surplus	(A+B+C-D) £ _____

*Details of other monthly income:

Are there likely to be an significant changes in your income or expenditure during the term of the United Trust Bank loan? Yes No
If 'yes', please give details

I. About the Guarantor(s) (If more than two guarantors, please enter the information clearly on an additional sheet)

Guarantor 1

Mr Mrs Miss other

Full Name _____

Residential address _____

Postcode

Time at present address _____ Years _____ Months

If you own your home, what is the value? £ _____

Home tel _____

Work tel _____

Email _____

Mobile _____

Date of birth _____ Marital status _____

Occupation _____

Guarantor 2

Mr Mrs Miss other

Full Name _____

Residential address _____

Postcode

Time at present address _____ Years _____ Months

If you own your home, what is the value? £ _____

Home tel _____

Work tel _____

Email _____

Mobile _____

Date of birth _____ Marital status _____

Occupation _____

J. About the Shareholder(s) (If different from Guarantor(s))

How many shares have been issued to the Applicant? _____

Shareholder Name _____ Date of Birth _____

Address _____ Postcode _____

Number of shares _____

Shareholder Name _____ Date of Birth _____

Address _____ Postcode _____

Number of shares _____

Shareholder Name _____ Date of Birth _____

Address _____ Postcode _____

Number of shares _____

Shareholder Name _____ Date of Birth _____

Address _____ Postcode _____

Number of shares _____

Note: Please provide details of any other shareholders with 10% more shareholding in Section N.

K. Bank and Accountant Details

Applicant Details

Name of Bank _____

Contact _____

Address _____

Postcode

Account no. _____

Sort Code _____

Account Name _____

Length of time with Bank _____ Years

Name of Accountant _____

Contact _____

Qualification _____

Address _____

Postcode

Email _____

Tel _____

Website _____

Guarantor 1 Details

Name of Bank _____

Contact _____

Address _____

Postcode

Account no. _____

Sort Code _____

Account Name _____

Length of time with Bank _____ Years

Name of Accountant _____

Contact _____

Qualification _____

Address _____

Postcode

Email _____

Tel _____

Website _____

Guarantor 2 Details

Name of Bank _____

Contact _____

Address _____

Postcode

Account no. _____

Sort code _____

Account Name _____

Length of time with Bank _____ Years

Name of Accountant _____

Contact _____

Qualification _____

Address _____

Postcode

Email _____

Tel _____

Website _____

L. Solicitor details

Applicant Solicitors

Name of firm _____

Address _____

_____ Postcode _____

Contact _____

Email _____

Tel _____

Website _____

Guarantor 1 Solicitors

Name of firm _____

Address _____

_____ Postcode _____

Contact _____

Email _____

Tel _____

Website _____

Guarantor 2 Solicitors

Name of firm _____

Address _____

_____ Postcode _____

Contact _____

Email _____

Tel _____

Website _____

M. Credit History

Applicant

- 1. Has the Applicant ever been refused a mortgage on the security property or any other property? Yes No
- 2. Has the Applicant ever had a judgement for debt recorded against it? Yes No
- 3. Has the Applicant ever failed to keep up payments under any present or previous mortgage, rental or loan agreements? Yes No
- 4. Has the Applicant been subject to any insolvency (or equivalent) proceedings at any point in the past? Yes No

Note: If you answered yes to any of the above, please provide full details in Section N.

Guarantor(s)

(If more than two guarantors, please provide this information on an additional sheet)

	Guarantor 1	Guarantor 2
1. Have you ever been refused a mortgage on the property to be mortgaged or any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Have you ever had a judgement for debt recorded against you or, if self-employed/controlling director, against your company?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Have you ever been bankrupt or compounded with your creditors?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Are you or have you ever been disqualified to act as a company director?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreements?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
6. Have you ever been convicted of or charged with any offence other than a driving offence?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Have you made a claim to the DSS within the last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

N. Additional information

Please provide any additional information you believe will assist the application including any documents, e.g. existing valuation, plans, copies of planning permission etc.

Number of additional information forms (if any) that have been added to this form

O.  Important – USE OF YOUR INFORMATION

In order to process and assess the application, we will perform credit and identity checks on any named guarantor with one or more credit reference agencies ("CRAs"). We may also make periodic searches at CRAs to help us manage the account. We will also undertake identity searches on Directors named in the application and any shareholders with a holding of at least 25%

To do this, we will supply personal information to CRAs and they will give us information in return. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public (including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s); and
- Trace and recover debts.

Guarantors

As a Guarantor we will not exchange information about you with CRAs during the relationship with us. The performance for the agreement to which you are a guarantor will not impact your credit profile unless a County Court Judgement is obtained against you, for non-payment/breach of contract.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

Other applicants

If you are providing information on behalf of other applicants, guarantors, directors and shareholders you should make sure you discuss this with them, share with them this information, and make them aware of our Privacy Notice, before lodging the application.

Credit Reference Agencies

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail within the Credit Reference Agencies Information Document (CRAIN). The CRAIN can be found at:

Call Credit

www.callcredit.co.uk/crain

Equifax

www.equifax.co.uk/crain

Experian

www.experian.co.uk/crain

If you do not have access to the internet or would prefer a paper copy, please contact us on 020 7190 5555.

You have a right to apply to the CRA's for a copy of your file. The information they hold may not be the same and there is a small fee that you may need to pay to each agency that you apply to. Their addresses are:

Callcredit Limited, Callcredit Information Group, One Park Lane, Leeds, West Yorkshire LS3 1EP.

Website: www.callcredit.co.uk/consumer-solutions/contact-us

Email: consumer@callcreditgroup.com

Phone: 0330 024 7574

Equifax Limited, Equifax Ltd, Customer Service Centre PO Box 10036, Leicester, LE3 4FS.

Website: www.equifax.co.uk/Contactus/Contact_Us_Personal_Solutions.html

Email: www.equifax.co.uk/ask

Phone: 0333 321 4043 or 0800 014 2955

Experian Limited, Experian, PO Box 9000, Nottingham, NG80 7WF

Web Address: <http://www.experian.co.uk/consumer/contact-us/index.html>

Email: consumer.helpservice@uk.experian.com

Phone: 0344 481 0800 or 0800 013 8888

We will also use your information in accordance with our Privacy Notice which has been supplied to you previously. A further copy can be found at www.utbank.co.uk/privacy-policy or contact the Data Protection Officer on 020 7190 5555.

United Trust Bank is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 204463. United Trust Bank is a company registered in England and Wales. Company Number 549690. Registered Office One Ropemaker Street, London, EC2Y 9AW.

Complaints

We aim to provide all our customers with a high level of service. In the event of us failing to achieve your expectations, please contact us on 020 7190 5555. A copy of our complaints procedure is available on our website or you can contact us for a copy. If we are unable to resolve your complaint to your satisfaction, you may refer it to the Financial Ombudsman Service.

P. Declaration and signature

Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you provide such information, you may be reported to the police and prosecuted.

As a responsible lender United Trust Bank will carefully assess the information you have provided in the Application Form in order to decide whether or not to make you an offer of a Loan. Even if we do issue an Offer Letter to you, we have the right at any time before any Loan completes to withdraw, revise or cancel our offer where false, inaccurate or misleading information has been provided. Other situations where a binding offer can be withdrawn will be contained therein.

It is important you ensure that all statements you make in this Application Form and other documents in connection with this application are full and accurate and are correct and that you have read and understood the contents of this declaration.

To: United Trust Bank Ltd

Processing of Application

I/We being officers of the Applicant and/or Guarantors as applicable hereby:

- (1) Authorise United Trust Bank to
 - (a) make such enquiries of any person or organisation (including my/our existing or previous mortgage lenders), as United Trust Bank considers necessary in connection with this application; and
 - (b) release information about me/us if you have a duty to do so or if law permits you to do so;
- (2) Understand that if I/we give United Trust Bank false or inaccurate information and United Trust Bank suspects fraud, then United Trust Bank will record this;
- (3) Authorise our solicitors or licensed conveyancer acting on my/our behalf to disclose to United Trust Bank or its solicitor and confirm that United Trust Bank is authorised to disclose to my/our solicitors or licensed conveyancer, any information relating to this application;

- (4) Confirm that I/we give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information;
- (5) Appreciate that United Trust Bank needs to ensure that the mortgage property(ies) that I/we have provided as security for my/our loan must continue at all times to be insured;
- (6) Acknowledge and understand that United Trust Bank needs to be able to contact some or all of the following in connection with any loan that I/we may have with United Trust Bank, namely: my/our solicitors, (where appropriate) the intermediary who introduced me/our loan to United Trust Bank and the insurance company(ies) that has/have insured the property(ies) that I/we have provided to United Trust Bank as security for my/our loan.

Accordingly, I/we acknowledge that until our loan has been repaid in full, United Trust Bank and its successors and assigns may contact and disclose to any of the above mentioned person(s) or organisation(s) and they may disclose to United Trust Bank such information as United Trust Bank may consider reasonably necessary and request from such person(s) or organisations in dealing with the repayment or refinance of my/our United Trust Bank loan(s) and/or in connection with the insurance of the property(ies) which comprises United Trust Bank's security.

By signing this Application Form I/we confirm that the information provided is true, accurate and correct and I/we declare that the information relating to my/our income and outgoings and assets and liabilities is true and accurate and that I/we am/are financially able to meet all my/our financial commitments including any interest payments I/we will be required to make on my/our loan.

By signing this Application Form I/we confirm that I/we have read the United Trust Bank Privacy Notice which has been supplied previously. A further copy can be found at www.utbank.co.uk/privacy-policy or contact the Data Protection Officer on 020 7190 5555.

Authorised signatory 1

Signature _____
 Print name _____
 Title _____ Date _____

Guarantor 1 (where applicable)

Signature _____
 Print name _____
 Title _____ Date _____

Authorised signatory 2

Signature _____
 Print name _____
 Title _____ Date _____

Guarantor 2 (where applicable)

Signature _____
 Print name _____
 Title _____ Date _____

WARNING: YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.