

Please complete this form in block capitals.

1. BROKER CONTACT DETAILS

Broker name:	Contact number:
Broker company name:	FCA registration:
Broker company address:	Name of Network or Club for this case:
Email:	

2. INTRODUCER CONTACT DETAILS

Introducer name:	Contact number:
Introducer company name:	Introducer fee: £
Introducer company address:	FCA registration:
Email:	Name of Network or Club for this case:

3. LOAN & FEE DETAILS

Name(s) in which the loan will be held	Repayment type:	<input type="checkbox"/> Serviced	<input type="checkbox"/> Deducted
	<input type="checkbox"/> Rolled	<input type="checkbox"/> Part serviced & part deducted	
Day 1 net loan amount: £	Source of deposit (if applicable):		
Additional loan required: £	Broker fee: £		
Number of drawdowns:	Any other fees: £		
Total loan facility required: £	Add above fees to loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Loan term:	Loan purpose breakdown:		
Required completion date:			
Refurbishment? Y/N If yes, details:			
Any relationship between you and the vendor? Y/N	Exit Strategy		
Experience of similar deals - borrower:			
<input type="checkbox"/> None	<input type="checkbox"/> 1-2	<input type="checkbox"/> 3+	
Experience of similar deals - contractor:			
<input type="checkbox"/> None	<input type="checkbox"/> 1-2	<input type="checkbox"/> 3+	
Under value? Y/N. If yes, reason:	Target redemption date:		

4. PROPERTY / LAND DETAILS

Property/land address:	CHARGE OFFERED:
	<input type="checkbox"/> First charge <input type="checkbox"/> Cross charge
Brief description of property/land:	Current lender:
	Approx redemption figure: £
	Redemption due date on existing charge:
	Monthly repayments: £
PROPERTY DESCRIPTION:	Is the property subject to overage arrangement? (Land only)
<input type="checkbox"/> Residential	
<input type="checkbox"/> Semi-detached <input type="checkbox"/> Detached <input type="checkbox"/> Terraced	
<input type="checkbox"/> Bungalow <input type="checkbox"/> Flat/apartment <input type="checkbox"/> Maisonette	
<input type="checkbox"/> Commercial	
<input type="checkbox"/> Mixed use	
<input type="checkbox"/> Land with planning <input type="checkbox"/> Land without planning	
<input type="checkbox"/> Other e.g. HMO, holiday let:	
Current value: £	IF PROPERTY IS LET OUT / TO BE LET OUT
	Rental income projection (£ p/m):
Purchase date:	Estate agents projection (£ p/m):
Purchase price: £	<input type="checkbox"/> Lease <input type="checkbox"/> AST <input type="checkbox"/> Other
IS THE PROPERTY CURRENTLY:	IF COMMERCIAL LEASE
<input type="checkbox"/> Vacant <input type="checkbox"/> Tenanted	Lease remaining:
	Break clause details:
	IS THE PROPERTY:
	<input type="checkbox"/> Listed Property <input type="checkbox"/> Within a conservation area
TENURE:	
<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold	
If leasehold:	
Lease remaining:	
Ground rent (p.a.): £	

5. PERSONAL/COMPANY DETAILS

APPLICANT 1:

Title: Forename(s):

Surname:

Previous / other surnames:

Date of Birth (DD/MM/YYYY):

Nationality:

National Insurance Number:

Contact number:

Email:

Permanent residential address:

Time at address: Y M

Owner with mortgage Owner no mortgage

Tenant / renting Living with relatives

Previous address (if less than 3 years at current):

Time at address: Y M

APPLICANT 2:

Title: Forename(s):

Surname:

Previous / other surnames:

Date of Birth (DD/MM/YYYY):

Nationality:

National Insurance Number:

Contact number:

Email:

Permanent residential address:

Time at address: Y M

Owner with mortgage Owner no mortgage

Tenant / renting Living with relatives

Previous address (if less than 3 years at current):

Time at address: Y M

CAPACITY IN WHICH APPLYING

APPLICANT 1:

Sole trader Partnership Director

Shareholder % shareholding

Power of attorney

APPLICANT 2:

Sole trader Partnership Director

Shareholder % shareholding

Power of attorney

BANK DETAILS

Bank name: Sort Code: Account Number:

CORPORATE INFORMATION:

Borrowing entity: Postal/contact address:

Ltd company/LLP/Trust:

Company reg number: Directors share: %

Name of Trust: Number of shareholders:

Country of incorporation: Last year net profit: £

Registered address: Any significant change during loan term? Y/N. If yes, details.

6. EMPLOYMENT DETAILS

APPLICANT 1:

Employed
 Self-employed
 Director

Other:

Business name:

Business address:

APPLICANT 2:

Employed
 Self-employed
 Director

Other:

Business name:

Business address:

CREDIT STATUS AND CCJs

Total amount SETTLED in last 12 months: £

Total amount NOT SETTLED: £

Mortgage arrears in last (Insert no. of missed payments within time frame):

2 months
 6 months
 12 months
 24 months

Bankruptcy: Y/N

If yes:

Date entered: Date exited:

IVA/CVA: Y/N

Job title:

Time in employment:

Net income: £

Other income: £

Source of other income:

Total income: £

Total outgoings inc mortgages, loans, credit cards, insurance etc: £

Net income (to service loans): £

Any significant change during loan term? Y/N. If yes, details:

CREDIT STATUS AND CCJs

Total amount SETTLED in last 12 months: £

Total amount NOT SETTLED: £

Mortgage arrears in last:

2 months
 6 months
 12 months
 24 months

Bankruptcy: Y/N

If yes:

Date entered: Date exited:

IVA/CVA: Y/N

Job title:

Time in employment:

Net income: £

Other income: £

Source of other income:

Total income: £

Total outgoings inc mortgages, loans, credit cards, insurance etc: £

Net income (to service loans): £

Any significant change during loan term? Y/N. If yes, details:

7. DISCLOSURE

HAVE YOU EVER:	APPLICANT 1: Yes No	APPLICANT 2: Yes No
Or a relative ever lived or intend to live at the Security Property?		
Made a composition with creditors (where they have accepted a proportion of a debt in full settlement)		
Had a property repossessed?		
Had a court order for debt registered against you?		
Failed to keep up repayments on a mortgage, credit card or other financial arrangement?		
Broken any credit agreements?		
Been associated with a business that has failed to keep up repayments on a mortgage, credit card or other financial arrangement, been insolvent or had a court order for debt registered against it?		
Had any prior criminal records or any pending criminal or civil/litigation proceedings?		

APPLICANT 1: If yes to any of the above, please provide details:

APPLICANT 2: If yes to any of the above, please provide details:

8. PROFESSIONAL ADVISORS

SOLICITOR:

Company name:

Solicitor's name:

Company address:

Contact number:

Email:

No. of partners in practice:

Law Society members period:

No. of SRA approved managers:

ACCOUNTANT:

Company name:

Accountant's name:

Company address:

Contact number:

Email:

Qualification(s):

ESTATE AGENT / AUCTION HOUSE:

Company name:

Agent name:

Company address:

Contact number:

Email:

9. DECLARATION

CREDIT REFERENCE AGENCIES AND FRAUD PREVENTION AGENCIES

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud, money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

We will also supply your personal information to credit reference agencies (CRAs) in order to process your application and they will give us information about you, such as about your financial history. We do this to assess creditworthiness, product suitability, check your identity, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at www.equifax.co.uk/crain, www.experian.co.uk/crain or www.callcredit.co.uk/crain

INTERPRETATION

In this Standard Declaration the words "You", "Hope Capital Ltd" and "We" have the meanings given to them in the Privacy Notice. The meaning of "You" includes any directors or shareholders of an applicant which is a Limited company and any guarantors. In addition the words in bold text have the following meanings: "

"Hope Capital" or "Hope Capital Limited" refers to a private limited company, with registered company number 07785052 and registered office address at Alaska House, Atlantic Business Park, Dunning Bridge Road, Liverpool, L30 4AB, together with a number of subsidiaries (as defined in section 1159 of the UK Companies Act 2006), divisions and affiliates based in the UK.

"Applicant" means You and if there is more than one of You, references to "You" and "Applicant" are to each or any of You individually, as well as to each and every one or more of You together jointly.

"Application" means Your Application for the Loan and any accompanying or supporting documentation that You provide now or in the future or any information We hold about You and We provide to You or Your intermediary in connection with the Application to confirm its completeness and/or accuracy.

"Loan" means any Loan We may provide to You.

"Property" means the property or properties which are or are intended to be security for the Loan.

GENERAL

You confirm and agree that:

1) For limited companies:

(a) each of the signatories below who is a director is duly authorised to make this Application on the limited company's behalf and has completed or fully read the contents of the Application, and
(b) You have the power to borrow the money applied for.

3) The information You give in the Application, whether completed personally by You or not, is true and accurate in all respects. If any such information is incorrect, You will make good any loss We may suffer by acting in reliance on that information.

4) Your income is as stated in the Application and is sufficient to support the payments required to sustain the Loan requested.

5) You will supply any additional information that We may require in order to proceed with the Application.

6) You have the agreement of any joint Applicant or third party to disclose and use their information for the purposes of this Application.

7) You authorise your mortgage/credit intermediary and any third party companies that we may reasonably require to provide information to disclose such information about your first charge lender to disclose to Us information about You and this Application both before and after completion of the Loan.

8) You do not have any other outstanding credit facilities which are not disclosed with this Application.

9) You will notify Us promptly of any changes which have, or are likely to have, an effect on the continuing accuracy of the particulars in this Application and which may affect Our willingness to provide the Loan.

10) The information in this Application and Standard Declaration may be relied on by Us and any other person or body in whom the benefit of all or any of the Loan, or security is from time to time vested.

11) Any solicitor acting for You may disclose to Us any information or documentation that We ask for about the transaction or the Property which is the subject of this Application and You waive any duty of confidentiality or privilege which may otherwise exist in relation to this Loan transaction.

12) From time to time We may sell, transfer, assign, charge or otherwise dispose of, in whole or in part, any Loan, or other related security to any person or organisation (a "Disposal") You agree to each such Disposal that We may make and You agree that We may do this without giving notice to You. You agree that a Disposal for this purpose typically involves Us transferring all or some of the rights that We have under the Loan, or the related security to another person or organisation.

13) We are entitled to withdraw before completion any Loan Offer should You (or anyone else) falsify any information supplied in this Application or for any other reason. If We withdraw an offer, We can do this immediately and without telling You, but We will notify You about the withdrawal of Our Loan Offer if We reasonably can.

14) It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a Loan.

15) If You make a false declaration, You may face criminal prosecution and/or civil action for recovery of any losses incurred by us.

16) If the Loan is not for your benefit, You must take independent legal advice and will do so if asked to, and before You enter into any Deed of Guarantee.

17) We may decline to make You a Loan Offer.

18) Our Loans are subject to valuation and status.

19) If two or more of You are making this Application, each of You is individually and jointly responsible for all obligations in relation to the Loan.

20) We may require You to confirm your income and We may request this information from You.

21) We accept no responsibility for any representations made by any employee, agent or any other person unless these are incorporated in the Loan Offer or are subsequently confirmed by Us in writing.

22) If You agree to guarantee the Loan, You are aware that by giving a guarantee, You will be held liable to Us instead of, or as well as, the borrower or customer to the extent of the guaranteed amount. The extent of the guarantee will include all costs and interest outstanding on the Loan at any time as well as the loan amount.

23) It is your responsibility to ensure that You have suitable means of repayment in place to repay the Loan in the event of Your death or at the end of the term of the Loan.

RESIDENTIAL USE DECLARATION

I confirm that neither I nor any related person has ever occupied and is not intending to occupy the Loan Security OR myself or a related person has occupied the Loan Security but I currently own (and will own on completion of the loan) at least one other buy to let or investment property.

I understand that related person 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.

PROPERTY VALUATION STATEMENT

We may record details of the property and the purchase price (if applicable) on a database which will be used by us and other organisations to value properties, as well as for administration, research and statistical purposes.

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

KEEPING YOU INFORMED

We would like to keep you informed about products, services and additional benefits that we believe may be of interest to you. Tick your preference:

 Letter

 Email

 Phone

DECLARATION & SIGNATURE

I confirm that I am acting (and am authorised by the applicant to act) on behalf of the applicant(s) and have their permission to access their information and to supply it to you with this application and at any time during the life of the loan. I confirm that to the best of my knowledge and belief, the information contained in this application is true. I confirm that a copy of this application will promptly, once submitted, be provided to the applicant.

APPLICANT 1:

Full name:

Date (DD/MM/YYYY):

Signature:

APPLICANT 2:

Full name:

Date (DD/MM/YYYY):

Signature:

10. ADDITIONAL PROPERTY/LAND DETAILS

PROPERTY DESCRIPTION:

Residential
 Semi-detached Detached Terraced
 Bungalow Flat/apartment Maisonette
 Commercial
 Mixed use
 Land with planning Land without planning
 Other e.g. HMO, holiday let:

Current value: £
 Purchase date:
 Purchase price: £

IS THE PROPERTY CURRENTLY:

Vacant Tenanted

TENURE:

Freehold Leasehold

If leasehold:

Lease remaining:
 Ground rent (p.a): £
 Property/land address:

Brief description of property/land:

CHARGE OFFERED:

First charge Cross charge

Current lender:

Approx redemption figure: £

Monthly repayments: £

IF PROPERTY IS LET OUT / TO BE LET OUT

Rental income projection (£ p/m):

Estate agents projection (£ p/m):

Lease AST Other

IF COMMERCIAL LEASE

Lease remaining:

Break clause details:

Is the property subject to overage arrangement? (Land only)

11. ADDITIONAL INFORMATION

APPENDIX 1: REFURBISHMENT/DEVELOPMENT ADDITIONAL INFORMATION

1. PROJECT DETAILS AND ESTIMATED COSTS

Purchase price / current estimated value : £	Marketing costs: £
Construction costs: £	Other costs (please specify):
Professional fees: £	Total expected project costs: £
CIL / Section 106 payment: £	Total facility required: £
Expected GDV: £	Sq Ft of completed property
Developers profit £ %	

2. PROJECT CONSTRUCTION TEAM

Will the development be completed on a fixed price contract? Y/N	Contractors details, if applicable:
Will you use an in-house team or employ a contractor?	
In-house	Contractor

3. PLANNING PERMISSION

Is planning permission in place? Y/N	Section 106 / CIL agreement? (summarise condition and contribution)
Expiry of planning permission	
Planning application number	Any unusual conditions or statutory matters?

5. LAND / PREMISES

Details of land area or existing building to be refurbished:	Details of new build or area to be constructed (specify sq.m / sq.ft).
Drawings	
Listed Building? Y/N	
Conservation Area? Y/N	
New supply of:	
Water Y/N	Gas Y/N
Sewer Y/N	Data Y/N
Electric Y/N	
If leasehold, details of lease:	Occupational leases, retail income, significant covenants or other relevant property information?

6. PROJECT SCHEDULE

Start date:

Target completion date:

Will there be other development projects during this loan? Y/N, if yes details:

7. REFERENCES & PROFESSIONAL CONTACTS

ARCHITECTS

Contact name:

Job title:

Qualifications:

Address:

Contact number:

Email:

CONSULTING ENGINEERS

Contact name:

Job title:

Qualifications:

Address:

Contact number:

Email:

8. HEALTH & SAFETY

Please provide: F10

Construction Phase Plan

9. WARRANTY & INSURANCE

INSPECTOR FOR STRUCTURAL WARRANTY

Name:

Address:

Contact number:

Email:

Developers Insurances:

BUILDING CONTROL

Contact name:

Job title:

Qualifications:

Address:

Contact number:

Email:

10. DETAILS OF LAST 3 PROJECTS

PROJECT 1

Purchase price / current estimated value : £	Marketing costs: £
Construction costs: £	Other costs (please specify):
Professional fees: £	Projected project costs: £
CIL / Section 106 payment: £	Total project cost: £
GDV: £	Sq Ft of completed property
Developers profit £ %	Final sales price
Date completed:	Address:

PROJECT 2

Purchase price / current estimated value : £	Marketing costs: £
Construction costs: £	Other costs (please specify):
Professional fees: £	Projected project costs: £
CIL / Section 106 payment: £	Total project cost: £
GDV: £	Sq Ft of completed property
Developers profit £ %	Final sales price
Date completed:	Address:

PROJECT 3

Purchase price / current estimated value : £	Marketing costs: £
Construction costs: £	Other costs (please specify):
Professional fees: £	Projected project costs: £
CIL / Section 106 payment: £	Total project cost: £
GDV: £	Sq Ft of completed property
Developers profit £ %	Final sales price
Date completed:	Address:

11. ADDITIONAL INFORMATION
