

DUAL+ APPLICATION FORM

Please complete this form in block capitals. Please include any extra information on the additional information sheet provided and return to: **newdeals@hope-capital.co.uk**

1. BROKER/INTRODUCER DETAILS

Name:

Contact number:

Company name:

Broker fee (£):

Email address:

Name of Network or Club (for this case):

FCA registration
number (if
applicable):

Dual legal representation is required for Dual+ deals

2. LOAN DETAILS

Are you servicing
the loan monthly:

Yes

No

Is there any
relationship
between you
and the vendor?

Yes

No

Exit strategy:

Loan purpose
breakdown:

Total loan facility
required (£):

Source of
deposit:

Loan term:

GDV (if
applicable):

Anticipated
completion
date:

Refurb amount
(if applicable):

3. PERSONAL/COMPANY DETAILS

Name in which the loan is to be held:

Company number (if applicable):

APPLICANT 1 / DIRECTORS

Title:

Forename(s):

Surname:

Previous/other
surnames:

APPLICANT 2 / DIRECTORS

Title:

Forename(s):

Surname:

Previous/other
surnames:

Date of birth (DD/MM/YYYY):		Date of birth (DD/MM/YYYY):	
Nationality:		Nationality:	
Do you have permanent rights to reside/ settled status within the UK?		Do you have permanent rights to reside/ settled status within the UK?	
Yes	No	Yes	No
Can you please confirm you hold a passport from one of the following: UK, EU, the Channel Islands, Switzerland, USA, Canada, Australia, New Zealand:		Can you please confirm you hold a passport from one of the following: UK, EU, the Channel Islands, Switzerland, USA, Canada, Australia, New Zealand:	
Yes	No	Yes	No
Contact number:		Contact number:	
Email address:		Email address:	
Permanent residential address:		Permanent residential address:	
Applicant 1 has lived at address from:		Applicant 2 has lived at address from:	
Month:	Year:	Month:	Year:
Owner with mortgage:	Owner, no mortgage:	Owner with mortgage:	Owner, no mortgage:
Tenant/renting:	Living with relatives:	Tenant/renting:	Living with relatives:

Previous address (if you have occupied the above address <3 years):

Previous address (if you have occupied the above address <3 years):

Relationship to co-borrower:

Relationship to co-borrower:

Director %

Director %

Shareholder %

Shareholder %

4. EMPLOYMENT DETAILS

APPLICANT 1

Employed:

Self-employed:

Occupation:

APPLICANT 2

Employed:

Self-employed:

Occupation:

5. PROPERTY/LAND DETAILS

Property/land address:

Brief description of property/land address:

Current value (£):

Purchase price (£):

Purchase date:

Is the property currently:

Vacant:

Tenanted:

Tenure:

Freehold:

Leasehold:

If leasehold, lease remaining:

Will you be looking to put a tenant in during the term of the loan?

Yes

No

6. DISCLOSURE

IF YOU ANSWER YES TO ANY OF THE FOLLOWING, PLEASE PROVIDE DETAILS BELOW:

	Applicant 1:		Applicant 2:	
	Yes	No	Yes	No
Have you or your relatives ever lived, currently live, or intend to live at the security property (yourself, siblings, parents & children)?				
Have you ever made a composition with creditors (where they have accepted a proportion of a debt in full settlement)?				
Have you ever had a property repossessed?				
Have you ever had a court order or CCJ for debt registered against you?				
Have you ever failed to keep up repayments on a mortgage, credit card or other financial arrangement?				
Have you ever missed any other payments? (if yes, please detail below i.e. rent etc.)				
Have you ever broken any credit agreements?				
Have you ever 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?				
Have you ever had any prior criminal records or any pending criminal or civil / litigation proceedings?				
Have you / are you subject to a pending action, bankruptcy, IVA or CVA?				
Do you / have you had any business or financial links to any other country?				

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

Please confirm you accept signing a personal guarantee at legal stage:	Applicant 1:	Applicant 2:
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PLEASE READ THE DECLARATION ON PAGE 5,
SIGN AND DATE TO COMPLETE YOUR APPLICATION

7. 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.

In order to process your application we will also perform credit and identity checks on you with one or more credit reference agencies (CRAs). To do this we will supply your information (including information from your credit application and about your financial history) to CRAs. If we provide you with a Loan (as defined below) we may also make periodic searches at CRAs to manage your account with us.

These CRAs will give us information about you, including supplying 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 a Loan), assess product suitability, check your identity and verify the accuracy of information you have provided to us, manage any Loan with us, trace and recover debts and prevent criminal activity, fraud and money laundering. 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. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. 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 so you should make sure you discuss this with them, and share with them this information, before lodging the application. 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 at www.equifax.co.uk/crain, www.experian.co.uk/crain or www.transunion.co.uk.

INTERPRETATION

The meaning of 'You' includes any directors or shareholders of an applicant which is a limited company and any guarantors. In addition the following words have the following meanings:
"We", "Us", "Hope Capital" and "Hope Capital Limited" refers to Hope Capital Limited a private limited company, with registered company number 07785052 and registered office address at, Alaska House, Atlantic Park, Dunnings 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

- 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.
2) 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.
3) Your income is as stated in the Application and is sufficient to support the payments required to sustain the Loan requested.
4) You will supply any additional information that We may require in order to proceed with the Application.
5) You have the agreement of any joint Applicant or third party to disclose and use their information for the purposes of this Application.
6) 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.
7) You do not have any other outstanding credit facilities which are not disclosed with this Application.
8) 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.
9) 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.
10) The information in this Application and Standard Declaration may be shared by Us with any other person or body in whom the benefit of all or any of the Loan or security may be or is 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/we confirm that neither I/we nor any related person has ever occupied and is not intending to occupy the Loan Security OR I/we or a related person has occupied the Loan Security but I/we currently own (and will own on completion of the loan) at least one other buy to let or investment property. I/we 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/us 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.

APPLICANT DECLARATION

I/we confirm that I/we have read, understood and agree to be bound by the terms, information and declarations set out in this application form. I/we confirm that to the best of my/our knowledge the information supplied in this application form is accurate and true.

APPLICANT 1

Full name:

Date (DD/MM/YYYY):

Signature:

APPLICANT 2

Full name:

Date (DD/MM/YYYY):

Signature:

BROKER DECLARATION

I/We confirm that the Client(s) has read, understood and agreed to declarations above, terms and information set out in this application.
I/We have confirmed with the Client(s) that to the best of their knowledge and belief, the information supplied by them in this application is accurate and true.
I/We confirm that the declarations have been read and explained to the Client(s), specifically in relation to credit references and the Client(s) has provided verbal permission for a credit search to be completed, as well as to obtain any other third party searches and confirmations that may be required.

Broker authority signature:

Name of signatory:

To confirm, please tick here:

Date (DD/MM/YYYY):

Name of company (trading name):

Our minimum requirements are as follows: Fully completed ID and due diligence checks, Signed Formal Loan Terms, SOW – if applicable, Valuation to be reviewed by Hope Capital Property Finance.

In order to progress to the next stages without our minimum requirements being met, please tick this box

Please note that any adverse due diligence findings may mean that the application cannot proceed and the valuation fee and solicitor fees are not refundable. The solicitor fees will also need to be paid upfront. This will be at the client's own risk and they will be liable for all fees and costs associated with doing so.

Hope Capital Limited, Alaska House, Atlantic Park, Dunnings Bridge Road, Liverpool L30 4AB
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