

## Introducer details

Applicant reference:

Contact name:

Company name:

Company address:

Company postcode:

Email address:

Telephone number:

Regulatory status:

Directly Authorised  Appointed Rep  Commercial Broker

Your permissions:

Independent  Firsts only  Credit Broker

Network or club:

 (if applicable)

Network FCA number:

 (if applicable)

Individual FCA number:

Have you met with your client face to face?

Yes  No

## Fees And Advice

Is this application a regulated mortgage contract? Yes  No

Who is advising the client? Intermediary (you)  Positive Lending

Do you wish to add these fees to the loan? Telegraphic transfer fee  Lender fee  Packager fee

Are you charging the client a fee? Yes  No

If yes, how much? £

If yes, when are you charging the client? Upfront  On application  On offer  On completion  Add to loan

If yes, how much is refundable? £

If yes, when is it refundable?

## Customer Vulnerability

Are you aware of any additional vulnerabilities that your client may have? Yes  No

**If you answer yes to this question, please provide further information on the Additional Details Page.**

## Application Details

Project Title

Application Type

Individual

Non Professional Partnership

Professional Partnership

Sole Trader

Limited Company

Limited Liability Partnership

## Applicant(s) personal details

**Applicant 1**

**Applicant 2**

Title:

First name:

Middle name(s)

Surname:

Have you been known by any other name(s) in the last 3 years?

Yes  No

Yes  No

If yes, previous surname(s):

Date of birth:

Marital status:

Home telephone:

Work telephone:

Mobile telephone:

Email:

Nationality:

Current resident in the UK?

Yes  No

Yes  No

Permanent right to reside in UK?

Yes  No

Yes  No

Number of dependants:

Estimated retirement age:

Any criminal convictions?

Yes  No

Yes  No

If yes, please provide details:

Applicant(s) current address

Applicant 1

Applicant 2

Home address line 1:



Home address line 2:



Town:



County:



Postcode:



Date moved in:



Residential status, current home address:

Owner with mortgage

Owner without mortgage

Privately renting

Joint owner

Tenant/renting

Living with friends/relatives

Owner with mortgage

Owner without mortgage

Privately renting

Joint owner

Tenant/renting

Living with friends/relatives

Your current monthly mortgage/rent payment:

£

£

Time at current address:

Years:  Months:

Years:  Months:

Applicant(s) previous address. *Please provide 3 years' address history for each applicant, using the additional information sheet at the back of this form if required, thank you.*

## Company Shareholder & Director details (if applicable)

Company name:

Company address:

Company postcode:

Please list the main Shareholders/Directors

Director

Shareholder

Share holding

1. Full name:

 %

2. Full name:

 %

3. Full name:

 %

4. Full name:

 %

Company registration number:

Total basic salary:

£

Is the applicant already trading?

Yes:

No:

If yes, how many years?

*If yes, please append accounts*

## Project details

Project location/Security address:

Project location/Security postcode:

Estimated project costs:

£

Loan amount required:

£

Status of property:

Owned

To be purchased

If owned, approx. outstanding debt:

£

If owned, lender:

## Project details cont.

Project details: Overview *(please complete Appendix 1 or provide an appraisal with cashflow)*

## Security details

Will the development be completed on a fixed price contract?  Yes  No

Will you use an in-house team or employ a contractor?  In-house team  Contractor

Contractors details, if applicable:

## Planning Permission

Is planning permission in place?  Yes  No  
*If yes, please append copy*

Section 106/CIL agreement  
*Please summarise condition and contribution*

## Land/Premises

Details of land area or existing building to be refurbished:

## Land/Premises cont.

Details of new build or area to be constructed:

*(specify sq.m/sq.ft)*

If leasehold, details of lease:

Occupational leases, retail income, significant covenants or other information:

## Project schedule

Proposed project start date:

Completion date:

Will there be other development projects during this loan?

Yes

No

## Previous project experience (brief summary

## Adverse credit history to be disclosed

*Including court orders, bankruptcy, petitions, company voluntary arrangements, criminal records, pending convictions, and any other relevant legal action taken on the company / directors or pending:*

## Notes

*Any other information relevant to this application, trading history or subject development:*

## Please select the route to proceed with this enquiry:

### ROUTE 1:

#### CASCADE TO THE BEST AVAILABLE PRODUCT AND REPORT ON THAT ONLY

In some cases we may need to approach more than one lender in order to secure your (your client's) loan. We always start with the lender that most closely matches your preferences and will give you the best deal possible. However, if that lender is not able to accommodate your circumstances, we will move to the next lender in line. This may mean that we need to share your (your client's) personal data with more than one lender. We will keep records of whomever we share information with so that we can request deletion where necessary.

Is your client happy for us to proceed on this basis? If so please select this route:

### ROUTE 2:

#### REVIEW PRODUCTS LENDER BY LENDER, REPORT ONE AT A TIME

If you would prefer we can report back lender by lender until we have a lender that believes they can assist your client. We are very happy to take this approach but please note it will elongate the process.

If you prefer us to report lender by lender, please select this route:

### ROUTE 3:

#### HIGH-LEVEL INDICATIVE TERMS ON LIKELY OPTIONS AVAILABLE

Would you like us to provide a quick overview of high-level indicative terms, without full client data being sent to any lender.

If you prefer us to provide indicative terms, please select this route:

**Please be assured that we will not do any hard footprint credit searches that other institutions can view without express consent.**

**Please telephone our Data Controller on 01202 850 835 if you want to understand how your data will be used. You have a legal right to receive a copy of the information we hold about you.**



## Declaration and Authorisation

In assessing the application, we will make enquiries about your client(s) including searching any records held by Credit Reference Agencies, Electronic Identity/Verification Systems and checking details with Fraud Prevention Agencies. If false or inaccurate information is provided and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held by the Credit Reference Agencies may already be linked to records relating to one or more of the financial associates.

For the purpose of this application your client(s) may be treated as financially linked and the application will be assessed with reference to any "associated" records. If it is a joint application or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about any joint applicant and anyone referred to; and (b) authorise us to search, link or record information at Credit Reference Agencies. An association between joint applicants and between anyone you tell us is a financial partner will be created at Credit Reference Agencies. This will link financial records, each of which will be taken into account in all future applications. This will continue until a disassociation is successfully filed at the Credit Reference Agencies.

You confirm that your client(s) has/have given consent to us disclosing details of their application to Credit Reference Agencies, Fraud Prevention Agencies and our panel lenders. This information may be used to help us and other organisations to (a) assess the financial risk of dealing with them and other associates; (b) may be used to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) administer agreements and insurance policies with them; (d) help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

The lender(s) we recommend may use "credit scoring" or other automated process in deciding whether to accept your client's application and during the life of their loan account. Lenders may use an initial soft search at the early stages of an enquiry, a full search on application and may recheck prior to or at completion.

### IMPORTANT CONSENT INFORMATION & ADDITIONAL NEEDS DECLARATION

**Please read this before you sign. Our full privacy statement can be viewed on our website.**

By completing this agreement and returning by email, or by printing, completing, signing and returning by post, you consent to us using and disclosing details as described above. References to "we" and "us" include any subsidiary or other company associated or affiliated with Positive Lending (UK) Ltd.

**At certain stages of the process we will be contacting the client, please tick all of the ways in which they are happy for us to contact them:**

email     telephone (including voicemail)     SMS/Text messaging

You/they agree that telephone conversations and other communications between us or third parties may be recorded and/or monitored to assist in improving customer and collections services.

The consent given to use personal information we will assume expires on the completion of the loan or cancellation of this application if sooner. Full details of how we hold, process and manage personal information are explained within our privacy statement on our website.

**Please sign to confirm you have read, understand and agree to the terms above and you are providing permission for credit searches to be undertaken. If you are signing on behalf of your client, you confirm that you have their consent as above:**

Intermediary signature:

Date:

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Positive Lending, Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF | 01202 850 830

Positive Lending (UK) Limited, trading as 'Positive Lending', is Authorised and Regulated by the Financial Conduct Authority FRN 607682

Registered Office: Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF. Registered in England and Wales No. 6700848

## Additional Details

*Please provide any additional information to support this application:*

*Thank you for your enquiry*

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Please complete this form OR append your own project appraisal and cash flow forecast.

**Application Details**

Project Title

Name of applicant/s  
*(and company details if applicable)*

**Estimated project costs**

**Notes**

**Amount**

Land cost/value:

£

SDLT & acquisition costs:

£

Construction costs:

£

Professional fees:

£

Section 106 payment:

£

Marketing *(inc. staging/show home)*

£

Other costs *(please specify)*

£

Other costs *(please specify)*

£

**Total project costs (excluding finance charges)**

£

## Sales/Income

Unit sales details *(please group units by type and inc. floor area/leasehold)*

**Amount**

	£
	£
	£
	£
	£
	£

## Estimated project timings

*(Please specify approximate construction and sales timetable including estimated sales date)*

## Signature

*Please save, print, sign, date and send (or scan and email) to us, thank you.*

Signature:

Date:

**Applicants personal details**

Name:	<input type="text"/>
Marital status:	<input type="text"/>
Name of spouse/partner:	<input type="text"/>
Dependant(s) name(s) and age(s):	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Annual salary:	£ <input type="text"/>
Other income:	£ <input type="text"/>

**Main residence details**

Address:	<input type="text"/>
Postcode:	<input type="text"/>
Owned with a third party? <i>(i.e. spouse)</i>	<input type="text"/>
Lender:	<input type="text"/>
Value:	<input type="text"/>
Purchase price and date:	<input type="text"/>
Other relevant information: <i>(please add details of any further properties owned on the next page)</i>	<input type="text"/>

## Assets and liabilities

### Assets

Savings/credit balances:

Vehicles:

Investment/shares:

Life cover

Surrender value

Life policies

Other assets:

### Liabilities

Personal overdraft:

Personal loans:

Hire purchase:

Credit cards:

Other financial liabilities:

## Guarantee liabilities

Guarantee in favour of	Lender	Amount (£)	Date given

**DECLARATION:** I understand that the lender is relying on this information with regard to granting or arranging loan facilities and I therefore certify that the information provided is accurate as of the date below.

## Signature

*Please save, print, sign, date and send (or scan and email) to us, thank you.*

Signature:

Date:



Details of professional contacts and authority to seek references

**Solicitor**

Contact Name:

Position:

Address & postcode

Email

Telephone  Landline  Mobile

**Accountants**

Contact Name:

Position:

Address & postcode

Email

Telephone  Landline  Mobile

**Bankers**

Contact Name:

Position:

Address & postcode

Email

Telephone  Landline  Mobile

*Page 1 of 3. Please complete all pages and sign declaration. Thank you.*



**Architects**

Contact Name:

Position:

Address & postcode

Email

Telephone

Landline	Mobile
<input type="text"/>	<input type="text"/>

**Consulting Engineers**

Contact Name:

Position:

Address & postcode

Email

Telephone

Landline	Mobile
<input type="text"/>	<input type="text"/>

**Trade Referee**

Contact Name:

Position:

Address & postcode

Email

Telephone

Landline	Mobile
<input type="text"/>	<input type="text"/>

**Other**

Contact Name:

Position:

Address & postcode

Email

Telephone

Landline

Mobile

**Declaration**

I, , in my personal capacity and/or on behalf of

Ltd/LLP hereby authorise and request the above parties to provide a reference or other information requested by Positive Lending in respect of the application for loan finance to the lender and for the benefit of any lenders introduced by them.

*Please save, print, sign, date and send (or scan and email) to us, thank you.*

Signature:

Date:

To help us process your enquiry as quickly as possible, please check that the follow items are submitted with your application.

Checklist

- 1. Loan application form, completed and signed
- 2. Appendix 1: Development appraisal *(please either complete form OR provide your own appraisal & cash flow forecast)*
- 3. Appendix 2: Assets and Liabilities statement
- 4. Appendix 3: Contacts and reference requests
- 5. Financial accounts
- 6. Planning documents, plans
- 7. Details of existing and prior developments
- 8. Information regarding sales projections, valuations, comparable evidence or agents opinions
- 9. Evidence of your contribution to cost

Have questions regarding the information required? Our team is happy to help. Please contact them on 01202 850 830 option 3.

## Additional Details

*Please provide any additional information to support this application:*

*Thank you for your enquiry*

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