

BLG

# Application Form



BLG

# Loan Application Form

Our business is helping you build



1. Application details

Project title: \_\_\_\_\_

Introducing broker, if applicable: \_\_\_\_\_

Telephone (land line): \_\_\_\_\_ Mobile: \_\_\_\_\_

Application type: Professional Partnership:  Non-professional Partnership:

Sole Trader:  Limited Company:

Limited Liability Partnership:

First applicant:

Second applicant:

Title:

First name:

Middle name(s):

Surname:

Date of birth:

National Insurance Number:

Estimated retirement age:

Nationality:

Permanent right to reside in the UK? Yes:  No:  Yes:  No:

Marital status:

Previous name(s): (Title, first name, surname) \_\_\_\_\_

Number of dependants: \_\_\_\_\_

Home address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Date moved in: \_\_\_\_\_

Residential status: (tick one box) Owner with mortgage:  Owner with mortgage:

Owner without mortgage:  Owner without mortgage:

Joint owner:  Joint owner:

Tenant / renting:  Tenant / renting:

Living with relatives  Living with relatives

Previous address: \_\_\_\_\_

(if less than 3 years at current address) \_\_\_\_\_

\_\_\_\_\_

Postcode: \_\_\_\_\_

Date moved in: \_\_\_\_\_

\_\_\_\_\_



First applicant:

Second applicant:

(Please provide at least 2 contact numbers)

Home phone number: \_\_\_\_\_

Work phone number: \_\_\_\_\_

Mobile phone number: \_\_\_\_\_

Email address: \_\_\_\_\_

Website: \_\_\_\_\_

Preferred contact method: \_\_\_\_\_

2. Borrower Company shareholder & director details (if applicable)

Company name: \_\_\_\_\_

Company address: \_\_\_\_\_

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: _____			
Is the company trading? Yes: <input type="checkbox"/> No: <input type="checkbox"/> If yes trading since (MM/YY) _____			

If yes, please append accounts.

3. 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:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## 4. Data Protection Notice & Declaration

### Source of Information

We collect the personal information you provide on this form along with personal information we obtain through our dealings with you or in connection with your account. This includes personal information about you that we obtain from third parties, such as credit reference agencies; fraud prevention agencies and public sources including the Electoral Register.

### How we use your Personal Information

By signing this declaration as Applicant, Borrower or Guarantor you acknowledge that Business Lending, our associates, agents and affiliates (including group companies) and other lenders introduced by us including but not limited to Matura Finance Ltd, will retain records of information, that you provide or which we obtain through our dealings with you or in connection with your account, and that data will be held by us even if your application does not proceed to completion.

### Information uses:

- We will use your personal information to help us provide you with the services you are applying for, to update or enhance our customer records and for account administration.
- We will use your personal information to make such enquiries to third parties, as we consider necessary for the purposes of confirming the accuracy of the information provided by you.
- We and other lenders introduced by us including but not limited to Matura Finance Ltd will use your personal information to make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. An association will be made at the credit reference agencies between any joint applicants to this application, which will link your financial records. You and anyone else you have a financial link with understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the credit reference agencies.
- We may check your details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies and other organisations involved in fraud prevention. Law enforcement agencies may access and use this information.

### Legal Basis for processing your personal information

We collect personal information from you because we need the personal information to decide whether to make a loan to you or where the processing is in our legitimate interests and not overridden by your rights. Our checks with fraud prevention agencies are to prevent fraud. In order to process your application, we may require details of criminal convictions and offences (and where applicable) any director disqualification. If we do so, then we will ask for your consent to us collecting these details. If you do not wish to give your consent, or once given you withdraw that consent, we will not be able to process your application.

### Information disclosures

We may pass on your information to:

- any of our associates, agents and affiliates (including group or linked companies) and other lenders introduced (from time to time) by us including but not limited to Matura Finance Ltd;
- any third party to whom we may transfer the benefit of all or part of our interests in any mortgage/loan/investment made, including group companies of such third party;
- other organisations which might assist us in processing your application or administering your mortgage/loan/investment;
- any insurance company/local authority to which you may make an application for a guarantee with this loan;
- your solicitor, financial advise, any organisation that introduced you to us and any other of your professional advisers;
- the person who values any property which is security for the mortgage/loan/investment; and
- other persons who we, in our absolute discretion, consider necessary for the efficient processing of your application.

### Retaining personal information

Business Lending Development Funding Ltd, our associates, agents and affiliates (including group companies) and other lenders introduced by us including but not limited to Matura Finance Ltd, retain records of your personal information even if your application does not proceed to completion. That information may also be held and used for the same purposes by any third party to whom we may transfer the benefit of our interests in any mortgage loan made.

### Your data protection rights

You have the following data protection rights:

- If you wish to access, correct, update or request deletion of your personal information, you can do so at any time by contacting us using the contact details provided below.
- You can object to processing of your personal information, ask us to restrict processing of your personal information or request portability of your personal information using the contact details provided below.
- You have the right to opt-out of marketing communications we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you. To opt-out of other forms of marketing (such as postal marketing or telemarketing), please contact us using the contact details below.
- Similarly, if we have collected and process any information on the basis of your consent (such as information about any criminal record), then you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent.
- You have the right to complain to a data protection authority about our collection and use of your personal information. For more information, please contact your local data protection authority.

### How to contact us

If you have any questions or concerns about our use of your personal information, please contact us using the following details: Cecile Verroest, The Data Controller of your Personal Information, Business Lending Development Funding Ltd, One Crown Square, Woking, Surrey GU21 6HR.



## 5. Data Protection Notice & Declaration continued

### Declarations

#### Mortgage/Loan/Investment Application Declaration

You confirm to Business Lending Development Funding Ltd and other lenders introduced by us including but not limited to Matura Finance Ltd and any third party to whom it may transfer the benefit of its interests in any mortgage loan made that:

- You are at least 18 years old and will supply any evidence of your identity and address which we request.
- You consent to us transferring or otherwise disposing of the benefit of any loan, mortgage or any security for the loan to any third party without any further reference to you and that you have read and understand the note about 'Transfers of Mortgage/Loan/Investment' set out below.
- You have completed the application form, or where it has been completed on your behalf, that you have checked the information and it corresponds with the information you have provided. You will inform us immediately if any of this information or any circumstances surrounding your application change before we make any mortgage/loan/investment to you.
- The information you have given us on this application form is true and complete in all material respects and you agree it will form the basis on which we may make or arrange any mortgage/loan/ investment.
- You will pay our costs in connection with this application whether or not a loan is made and you understand that they are non-refundable.

For limited company applications, in your capacity as a director and a guarantor, you also confirm that:

- You are the only director of the company or each of the persons signing below is a director and together you are the only directors, and
- The company has the power to borrow the loan applied for and to mortgage the property(ies) described in the application as security
- Furthermore you have disclosed all corporate entities that you have been involved with as director or shareholder.

Fraud & Criminal Convictions:

- All Borrowers and Guarantors MUST declare any criminal convictions, allegations of criminal activity, charges pending or other actions or allegation of a similar nature.
- Furthermore you must declare any allegations of fraud, fraudulent misrepresentation, embezzlement or breach of fiduciary duty including (without limitation) any allegation of fraudulent or wrongful insurance claims, regardless of whether these resulted in a civil or criminal investigation or claim.

Bankruptcy

- You have declared if you have been bankrupt personally, have bankruptcy or insolvency action pending or threatened or are subject to a Bankruptcy Restriction Order or any similar action in the UK or overseas.

#### Regulated Lending

Business Lending Development Funding Ltd, our associates, agents and affiliates (including group companies) are NOT authorised to grant regulated residential mortgage loans. It is therefore a requirement that any house, apartment or other residential property is not to be occupied by the Borrower, or any one of them, or any close relative of a Borrower. By signing this declaration you confirm that any residential property mortgaged or charged to Business Lending Development Funding Ltd, our associates, agents and affiliates (including group companies) and other lenders introduced by us including but not limited to Matura Finance Ltd is NOT current occupied by you or a close relative and you will not, whilst any loan or credit facility or part thereof is outstanding to Business Lending, our associates, agents and affiliates, (including group companies) and other lenders introduced by us including but not limited to Matura Finance Ltd occupy or attempt to occupy for yourself or any close relative. Business Lending Development Funding Ltd are NOT authorized to grant regulated consumer credit. If you are a sole trader or a small partnership it is a requirement that the loan is for your business purposes.

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

First applicant:

Second applicant:



# Document submission checklist

To help us process your enquiry as quickly as possible, please check that the following information is submitted with your application

## Checklist



BLG application form, fully completed and signed

Development appraisal and cash flow forecast

Last three years **full** financial accounts, pertaining to the developer's principle trading company

Planning Decision Notice and full set of approved drawings

Written commentary from **two** agents local to the project supporting the GDV

Third Party Contractor details and 3 years full financial accounts

Relevant development experience required: please provide CV and details of any existing and recently completed developments in table format as shown below

Company Name/ Personal Capacity	Year	Site Address	Project Overview	Cost	GDV	Profit	Sale or Retain	Development Funder
<i>eg: SPV Company Name Ltd</i>	<i>eg: 2018-2020</i>	<i>eg: 137 High Street, Anytown</i>	<i>e.g. 7 new build houses</i>	<i>eg: £3.2mn</i>	<i>Eg: £4.1mn</i>	<i>£820k</i>	<i>e.g. All properties sold</i>	<i>e.g. BLG Development Finance</i>

For assistance with your loan application, please call us, we are happy to help.

## Thank you



# Loan application - Appendix 1 Personal asset/liability statement

Please complete for each director and guarantor

## 1. Applicant details

Name: \_\_\_\_\_

Marital status: \_\_\_\_\_

Name of spouse/partner: \_\_\_\_\_

Dependant(s) name(s) and age(s): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Annual salary: \_\_\_\_\_

Other income: \_\_\_\_\_

## 2. Main residence details

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Owned with a third party (i.e spouse)? \_\_\_\_\_

Lender: \_\_\_\_\_

Value: \_\_\_\_\_

Loan outstanding: \_\_\_\_\_

Purchase price and date: \_\_\_\_\_

Other relevant information: \_\_\_\_\_

Please add details of any further properties owned on the next page.

## 3. Assets and liabilities

<b>Assets</b>	<b>Liabilities</b>
Savings/credit balances: _____	Personal overdraft: _____
Vehicles: _____	Personal loans: _____
Investments/shares: _____	Hire purchase: _____
Life policies: i) life cover: _____	Credit cards: _____
ii) surrender value: _____	Other financial liabilities _____
Other assets: _____	

## 4. Guarantee liabilities

Guarantee in favour of:	Lender:	Amount (£):	Date given:

DECLARATION: I understand that Business Lending Group are 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.

## 5. Signature

Please sign and date:



# Loan application - Appendix 1 Personal asset/liability statement

Please complete for each director and guarantor

## Property portfolio details

Name: \_\_\_\_\_

Please include details of all properties owned (alternatively provide a separate signed and dated schedule)

Address:	Owner:	% of ownership (if jointly owned or in limited company)	Value (£):	Lender(s):	Outstanding mortgage:	Purchase price and date:

(Please continue on a separate sheet if necessary)

Signature

Please sign and date:

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# Loan application - Appendix 2 Solicitor and Accountant Details

Please complete solicitor and accountant details below

## 1. Solicitor details

Firm name: \_\_\_\_\_

Contact name: \_\_\_\_\_

Email address: \_\_\_\_\_

Firm address: \_\_\_\_\_

Post code: \_\_\_\_\_

Telephone number: \_\_\_\_\_

## 2. Accountant details

Contact name: \_\_\_\_\_

Company name: \_\_\_\_\_

Address: \_\_\_\_\_

Postcode: \_\_\_\_\_

Telephone number: \_\_\_\_\_

Email address: \_\_\_\_\_

Qualifications: \_\_\_\_\_



# Technical Development Questionnaire

To help expedite our credit process, and therefore give you the certainty you require, please answer the questions below which relate to more technical aspects of the development; they cover the initial purchase, construction, planning and environmental matters.

Being able to understand these matters from the outset means there is less chance of surprises or changes to loan terms later on. We appreciate that you may not be able to provide all this information at this point so please just answer as many questions as you are able. Please help us to help you. **Thank you.**

## QUESTIONS RELATING TO LAND/SITE ACQUISITION

If you already own the site what date was it acquired and purchase cost?	Purchase date: Purchase cost: £
Was the site acquired on the open market or from connected party, out of receivership or anything other than an open market purchase?	If open market please note the Selling Agent and provide Sales Memorandum and/or weblink to selling details:
Are there any Restrictive Covenants on the land that will affect the development?	
Are there any rights of way over the site?	
Are there any party wall requirements?	
Are there any rights of light issues to be considered?	
Are there any overages or clawbacks against the original purchase price? If so, please specify	
Are there any deferred payments, retentions or vendor lien? If so, please specify	



## QUESTIONS RELATING TO BUILDING/CONSTRUCTION PLANS

Who will undertake the construction of the developments? Please provide the Name and Company No. of the Contractor. ***Please provide the last three years financial accounts for the Contractor. If Tendering please provide details of the tender process.***

Is the build to be of standard construction? i.e. brick/block, tile/slate roof. Please confirm and advise of any special provisions

Will the construction methodology be of a specialist nature? i.e. timber frame, concrete frame, steel frame, SIPS panels Any other?

*If yes, please advise of suppliers details, if known*

Will there be any modern methods of construction? If yes, are these methods mortgageable or will any specialist accreditation be required?

Have there been any structural surveys undertaken? If yes, please provide a copy if available. If no, is one required or planned?

Has a ground conditions report been prepared? Are there standard strip foundations or is piling needed?

Is the site level, sloping, on a hill or have any unusual features?

What are the drainage provisions for both surface and foul?

Are all main services available? Water, electricity, telecoms & broadband, etc. Please specify

Are there any other neighbouring issues that may affect the construction i.e. roads, railway lines, power lines, rivers, canals, lakes, ponds, watercourses or any other known conduits? Please specify

Who will provide the New Homes Warranty? Please give name & address of the Warranty Provider



## QUESTIONS RELATING TO PLANNING/CONTAMINATION/GROUND CONDITIONS OR OTHER ENVIRONMENTAL ISSUES

Is planning consent for the proposed scheme in place? Is planning in outline or detail or being appealed?	If yes, please provide reference number and name of local authority
Are there any substantial or unusual planning pre-conditions that are not yet discharged or will be difficult to discharge? Please advise of any likely time delays anticipated. Please specify	
Are there any Section 106 provisions and/or CIL payments?	
Are there any other planning issues to be considered?	
Is there a Section 278 agreement in place or required? Please specify	
Is a contamination required/in hand? If yes, are there any issues of note to be considered?	
What was the prior use of the site?	
Is the site in a flood risk area? If yes, which zone? Are there any flood defence proposals and have these been included in the development appraisal? Please specify	
To your knowledge is there any Japanese knotweed or other invasive plants? Please specify	
Does the site require a special licence for any of the following: waterway, railway, highway or any other? Please Specify	
Is the site in a mining area? If yes, are you aware of any known or suspected mineworks or mineshafts?	
Is the site in a radon gas area?	



# Technical Development Questionnaire

## QUESTIONS RELATING TO PLANNING/CONTAMINATION/GROUND CONDITIONS OR OTHER ENVIRONMENTAL ISSUES, CONTINUED...

Does the site have any archaeological importance and is anything referenced in the planning consent that would require reports or further investigations?

Are there any issues with trees? Are there any TPOs? Please specify

Are there any protected wildlife: bats, badgers, newts, geese, other? Please specify

To your knowledge are there any other issues that may affect the construction or sales? Please specify