

## Thank you for applying for a mortgage with us.

We were able to provide your Indicative Mortgage Offer (IMO) based on information already confirmed by your broker. To move to Formal Mortgage Offer, we require this application form to be completed in full and returned to us together with all supporting documentation as requested in your IMO. If you have any queries on how to complete any of the sections, your broker will be happy to assist you.

### 1. BROKER PARTNER DETAILS

Company name Complete FS

Contact: Bob Hope

### 2. APPLICATION DETAILS

Application reference number (confirmed on your IMO):

Application is in the name of:

I/ We, the undersigned, declare that this loan is wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by me/ us.

Yes

No

### 3. PURCHASES: To be completed if you are purchasing the property to be mortgaged

**Type of purchase:** Private sale Purchase from builder Purchase from relative Purchase from landlord (sitting tenant) Transfer

What is the purchase price? £

Estimated rental income (PA): £

Anticipated completion date:

Deposit amount  
(to include Stamp Duty and all fees) £

**If you are funding the deposit from additional lending, please confirm full details of the lender, term, monthly payments:**

Are you connected to the vendor in any way? Yes No

Are you receiving any discount, price reduction, cash payment or incentive in the transaction? Yes No

**If yes to either question, please provide full details in the "additional information" section.**

### 4. REFINANCES: To be completed if you are refinancing a property you already own

Was the property acquired at full market value? Yes No Are there other charges against the property? Yes No

Who is your current mortgage lender? Have there been any missed payments in the last 12 months? Yes No

Has your existing lender agreed to accept a reduced settlement figure to the actual amount you owe? Yes No

If yes, has your broker, been involved in liaising directly with the lender on this process? Yes No

If your current mortgage is with a bridging lender, please confirm reason for bridging finance being in place and whether monthly payments have been made throughout the facility:

**If you are applying to borrow more money than you currently owe on the property, how will you use the additional funds?**

**Debt consolidation.** Please list details of the debts you will repay in the table below. If you need more space, please use the "Additional Information" section.

Lender:	Limit:	Current Balance	Monthly Payment:	Personal (P) or Business (B) debt:
£	£	£	P	B
£	£	£	P	B
£	£	£	P	B

Did your broker provide you with advice on debt consolidation? Yes No

**Property improvements.** If you select this option please ensure you confirm full details of these works in section 7.

**Use to purchase another property.** Please provide the following information:

Address of the other property you wish to purchase:

Are you borrowing just deposit money from us? Yes No To see if we could assist in financing the purchase of the new property as well, please speak to your broker.  
Do you plan to do any works to the other property? Yes No  
How will the finance be raised on the other property?

**Other** (Please confirm full details of how the funds will be used below)

## 5. SOLICITOR DETAILS

Where you have a REFINANCE application, you have the option to proceed without solicitors, although we reserve the right to insist that you instruct your own solicitors in certain circumstances.

If you would like to proceed without a solicitor acting on your behalf, please tick here.

I am not instructing a solicitor.

ALL PURCHASE APPLICATIONS – PLEASE COMPLETE:

Name of firm: Telephone number:

Contact name: Email address:

Address:

## 6. APPLICANT INFORMATION

For applications in the name of a limited company, we will require all directors with shareholding of 20% or more to provide a personal guarantor. Any director in this position will therefore need to complete this form as a guarantor. Each application form can accept 2 applicants. If you need more, please obtain an additional copy of this page of the application form from your broker as required.

Question:	Borrower / Guarantor 1 (as stated on IMO):				Borrower / Guarantor 2 (as stated on IMO):			
Have you ever been known by another name?	Yes	No			Yes	No		
<b>If yes, please confirm other name(s):</b>								
Do you have permanent Rights to Reside in the UK or a work permit/visa with more than 12 months to reside?	Yes	No			Yes	No		
Country of birth:								
Nationality								
Country of residence								
How long have you lived in the UK?	years	months			years	months		
National Insurance Number:								
Marital status:								
Residential status:	Owner	Tenant			Owner	Tenant		
	With friends/relations				With friends/relations			
Where you <b>own</b> your residential property, is your home:	Mortgaged	Unencumbered			Mortgaged	Unencumbered		
Home telephone number								
Mobile telephone number								
Business telephone number								
Email								
Preferred contact method:	Home	Mobile	Business	Email	Home	Mobile	Business	Email

### 6.a. IF THE MAIN APPLICANT IS A LIMITED COMPANY:

Please confirm the correspondence address for the company, where mortgage related documents should be sent to:

UK incorporated company Yes No

VAT Number:

### 6.b. INCOME & EXPERIENCE DETAILS

Do you manage the properties directly? Yes No

If no, name of managing agent:

Telephone number of agent:

Address of managing agent:

For answer by all applicants:	Borrower/Guarantor 1 (as stated on IMO):	Borrower/Guarantor 2 (as stated on IMO):
How long have you been letting property?	years months	years months
How many properties do you currently own?		
Employment status:	Self-employed Employed full time Employed part time Retired Unemployed	Self-employed Employed full time Employed part time Retired Unemployed

Please confirm the amount of any additional <b>monthly</b> income (outside of your investment portfolio) that you receive:	£	£
Nature of your trade:		

### 6.c. PERSONAL MONTHLY EXPENDITURE

Must be completed for individuals applying and for any guarantors on Ltd Co deals. If all borrowers/guarantors live at the same address, you need only complete the left hand section.

Item:	Borrower / Guarantor 1 (as stated on IMO):	Borrower / Guarantor 2 (as stated on IMO):
Residential mortgage/rent payment:	£	£
Name of lender/landlord:		
Other mortgage payment:	£	£
Bank loan payments:	£	£
Other loans/hire purchase payments:	£	£
Credit/charge/store card payments:	£	£
Council tax:	£	£
Home and life insurance policies:	£	£
Electric/gas/water/telephone:	£	£
Car/travel expenses:	£	£
Child maintenance:	£	£
Food and grocery:	£	£
Other regular expenses:	£	£
<b>A – Total outgoings:</b>	<b>£</b>	<b>£</b>

Please note we will sense check that the income generated from the security property is sufficient to service the loan and cover your personal expenses.

### 6.d. PERSONAL ASSETS AND LIABILITIES

Must be completed for both individual and limited company applications. If all borrowers/guarantors live at the same address, you need only complete the left hand section but ensure this relates to assets and liabilities of all borrowers/guarantors.

Asset/liability:	Borrower / Guarantor 1:	Borrower / Guarantor 2:
Home residence value:	£	£
Other properties value:	£	£
Cash resources (bank, building society, cash):	£	£
Stocks and shares value:	£	£
Endowment/life policies (estimated surrender values):	£	£
Other investments value:	£	£
Other assets value:	£	£
<b>A: Total assets</b>	<b>£</b>	<b>£</b>
Home mortgage balance:	£	£
Other properties mortgage balance:	£	£
Bank loans/overdrafts outstanding:	£	£
Other loans/HP balances:	£	£
Credit/charge/store card balances:	£	£
Value of guarantees in place:	£	£
Other liabilities:	£	£
<b>B: Total liabilities:</b>	<b>£</b>	<b>£</b>
<b>Total Net worth (A – B)</b> (assets less liabilities)	<b>£</b>	<b>£</b>

### 6.e. PERSONAL AND BUSINESS FINANCIAL HISTORY

Please answer on both a personal and business basis. With regards to the business, you must declare any financial issues for any business you are associated with.

Have you or a company you are associated with ever:	Borrower / Guarantor 1		Borrower / Guarantor 2:	
Been bankrupt/sequestered?	Yes	No	Yes	No
Failed to maintain repayments on a mortgage, credit card or other financial arrangement?	Yes	No	Yes	No
Had a County Court Judgement (CCJ) for debt registered against you?	Yes	No	Yes	No
Been subject to an Individual Voluntary Arrangement (IVA) or Company Voluntary Arrangement (CVA)?	Yes	No	Yes	No

Had an application for credit refused?	Yes	No	Yes	No
Had a property repossessed?	Yes	No	Yes	No
Has the business ever made arrangements with creditors to repay a reduced amount in full settlement of a debt (including a CVA)?	Yes	No	Yes	No
<b>If you have answered "YES" to any of the above questions, please ensure you confirm full details of the situation in the additional information section.</b>				

**7. PROPERTY PORTFOLIO SUMMARY – Summary of other investment properties you own**

Total properties owned (excluding residence and property you want to mortgage with us):	Total Value: £	Total mortgage balance outstanding: £	Total monthly rental income from portfolio: £
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Please provide the following requested details of the individual properties on your portfolio. Please exclude your personal home and the property you are looking to finance with us. If you own more properties than there is space provided, please list the additional properties in the additional information section.

Property address (please include postcode):	Resi or commercial (com) property?	Date purchased	Price paid: £	Latest valuation information		Current estimated value	How is property occupied?	Current monthly rent: £	Current monthly mortgage payment: £	Outstanding mortgage balance: £	Mortgage lender:	Interest rate: _____% Fixed – Date fix ends: _____ Variable
				DATE:	VALUE							
OWNER:	Resi Com		£		£	£	AST Lease  Licence  Family Multi-let	£	£	£		_____ % Fixed – Date fix ends: _____ Variable
OWNER:	Resi Com		£		£	£	AST Lease  Licence  Family Multi-let	£	£	£		_____ % Fixed – date fix ends: _____ Variable
OWNER:	Resi Com		£		£	£	AST Lease  Licence  Family Multi-let	£	£	£		_____ % Fixed – date fix ends: _____ Variable
OWNER:	Resi Com		£		£	£	AST Lease  Licence  Family Multi-let	£	£	£		_____ % Fixed – date fix ends: _____ Variable
OWNER:	Resi Com		£		£	£	AST Lease  Licence  Family Multi-let	£	£	£		_____ % Fixed – date fix ends: _____ Variable
OWNER:	Resi Com		£		£	£	AST Lease  Licence  Family Multi-let	£	£	£		_____ % Fixed – date fix ends: _____ Variable

## 8. MAIN SECURITY PROPERTY INFORMATION

We require some additional information about property you wish to mortgage with us to consider your application further. We will require a full valuation of the security property by a surveyor on our valuation management panel.

Property address:

Title number(s)		Estimated value: £	
Tenure	Freehold	Feuhold	
	Leasehold	Ground rent:	£ Per Annum
	Remaining term on lease:	years	Service Charge: £ Per Annum
	Do you own the freehold or any shares in the freehold, directly or via a management company?		Yes No

Is the property standard construction? **Yes No**

Do you or any connected party to this application have an interest in or propose to buy the neighbouring property? **Yes No**

Do you or any connected party to this application own or are looking to buy a property which benefits from the same rights of way or share the same amenities? **Yes No**

**If you have answered YES to either question, please provide full details and enclose Register entries and a copy of the title plan (in colour) with your application.**

**Where the property is a flat or contains a flat:**

How many flats in total are there in the block?

What floor(s) is the security flat on? Does the property have a lift? **Yes No**

**Where the property is a House is Multiple Occupation (HMO):**

How many bedrooms? Is a HMO Licence in place? **Yes No** Is the correct planning permission in place? **Yes No**

**On completion of your mortgage, how will the property be used?**

Fully rented out (investment)	Part owner occupied/part investment For this option, please confirm which areas will be let and which will be owner occupied:
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Is the property let or going to be let to the Local Authority or a Housing Association? **Yes No**

If yes, does this part exceed 40% of the total area of the property being offered as security? **Yes No**

**We require confirmation of the identity of any person aged 17 or over who will occupy the property together with an explanation of the basis they will occupy. Any licences or leases must be forwarded with your application form:**

NAME OF OCCUPIER	DATE OF BIRTH	RELATIONSHIP TO YOU (BORROWERS / GUARANTORS)	BASIS ON WHICH THEY OCCUPY:

If there are more tenants to detail that space allows for, please detail the remaining tenants on a separate sheet of paper and return with your application form.

## 9. DO YOU PLAN TO DO ANY WORKS TO THE PROPERTY?

If yes, please complete the below section.

**If you are borrowing additional funds for "property improvements", you will need to complete this section.**

Works you plan to do (please list in the box below):	Anticipated cost?	Timescale to complete:	Is Planning permission in place?
	£		Yes No Not needed
	£		Yes No Not needed

If there is not enough room, please continue in the additional information section.

### 10. ADDITIONAL SECURITY PROPERTY INFORMATION

If you have another property that will form security for the mortgage, please complete this section.

<b>Property address:</b>					
<b>Title number(s)</b>		<b>Estimated value:</b>		£	
<b>Tenure</b>	Freehold	Feuhold			
	Leasehold	Ground rent:	£	Per annum	
	Remaining term on lease:	years	Service charge:	£	Per annum
	Do you own the freehold or any shares in the freehold, directly or via a management company?				Yes
Is the property standard construction?		Yes	No		
Do you or any connected party to this application have an interest in or propose to buy the neighbouring property?		Yes	No		
Do you or any connected party to this application own or are looking to buy a property which benefits from the same rights of way or share the same amenities?		Yes	No		
<b>Where the property is a flat or contains a flat:</b>					
How many flats in total are there in the block?					
What floor(s) is the security flat on?			Does the property have a lift?		Yes No
<b>Where the property is a House is Multiple Occupation (HMO):</b>					
How many bedrooms?		Is a HMO Licence in place?		Yes	No
			Is the correct planning permission in place?		Yes No

### 11. BUILDINGS INSURANCE

Any property mortgaged with us must have the suitable level of buildings insurance in place. Please forward a valid buildings insurance schedule with your application form. The buildings sum assured must not be less than the reinstatement value provided by the surveyor. If your mortgage is £750,000 or higher, we will require our interest to be noted on the policy. Please note we cannot complete an application until this information is received for all properties being mortgaged.

**Please tick here if you would like us to obtain a buildings insurance quotation from one of our chosen business partners, Giles Insurance:**

### 12. BROKER FEE DEDUCTION

**It is not a condition of our mortgages that any broker fees are payable.** Any broker fee is a matter for agreement between you and your broker. Your broker will be acting as your agent. By signing this declaration you acknowledge that we will pay the broker fee detailed below direct to your mortgage broker on completion. The broker fee will be deducted from the mortgage advance.

Broker partner name:	Amount of fee you have agreed to pay: £
Your name:	
Signed on behalf of all borrowers:	Date:
You understand that if your broker is not the intermediary who submitted the application to Shawbrook Bank Limited (the "submitting intermediary"), that we will pay the any broker fee to the submitting intermediary for onward distribution to your broker.	

### 13. ADDITIONAL INFORMATION – INCLUDING ANY CHANGES SINCE THE IMO

Please use this section to provide any additional information to support your application.



SHAWBROOK

Please complete this form in full using a ball point pen and send it to:

Shawbrook Bank Limited
Lutea House, Warley Hill Business Park,
The Drive, Great Warley, Brentwood,
Essex, CM13 3BE

BANK

Instruction to your
Bank or Building Society
to pay by Direct Debit

Name(s) of account holder(s):

Service User Number

2 5 8 8 6 1

Reference

Bank/Building Society account number:

Instruction to your Bank or Building Society

Branch sort code:

Please pay SHAWBROOK BANK LIMITED Direct Debits from the account detailed
in this Instruction, subject to the safeguards assured by the Direct Debit Guarantee.

Name and full postal address of your bank or building society:

I understand that this instruction may remain with SHAWBROOK BANK LIMITED
and, if so, details will be passed electronically to my Bank or Building Society

To the manager: Bank/Building Society
Address:

Signature(s)

Postcode:

Date:

Banks and Building Societies may not accept Direct Debit instructions for some types of account

This guarantee should be detached and retained by the Payer

THE DIRECT DEBIT GUARANTEE



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
If there are any changes to the amount, date or frequency of your Direct Debit, Shawbrook Bank Limited will notify you 10
working days in advance of your account being debited or as otherwise agreed. If you request Shawbrook Bank Limited to collect
a payment, confirmation of the amount and date will be given to you at the time of the request
If an error is made in the payment of your Direct Debit, by Shawbrook Bank Limited or your bank or building society, you are
entitled to a full and immediate refund of the amount paid from your bank or building society
If you receive a refund you are not entitled to, you must pay it back when Shawbrook Bank Limited asks you to
You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be
required. Please also notify us.





**USE OF YOUR INFORMATION**

To administer and service this application and any mortgage advance that may be made by any company within the Shawbrook Bank Limited (Shawbrook) group and for related purposes Shawbrook may obtain, use and process personal data on you and the individuals named in this form and transfer such data to our group companies, professional advisers, third party mortgage service and administration companies and our group funders and their professional representatives. If you have asked for a buildings and/or life insurance quote then Shawbrook Buildings and Protection Limited will pass your personal data to insurers. Such data may include "sensitive personal data", as defined by the Data Protection Act 1998.

You consent to disclosure by Shawbrook of any confidential information (whether financial or otherwise) to any person who may be asked to provide any security or guarantee for the mortgage or their legal advisor. You agree to Shawbrook discussing the progress of this application and any associated matters with, and to sending copies of any correspondence to, your Intermediary and our professional advisers.

It is important that you provide accurate and updated information. Shawbrook will search records relating to you and the individuals named on this form at credit reference agencies ("your records"). They will add details of our search and your application to your records and this will be seen by other organisations that make searches. We may also check at fraud prevention agencies to prevent or detect fraud.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. You may notify us at any time if you believe that the information we hold is inaccurate and apply to have such information corrected.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees.

Please telephone Shawbrook on 0345 848 0223 if you want to receive details of the relevant fraud prevention agencies. You have a legal right to these details.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Shawbrook, the credit reference agencies and the fraud prevention agencies will also use your records for statistical analysis about credit, insurance and fraud. Shawbrook may also use information about you to carry out market research. We and any company associated with and/or approved by us may disclose and use any information about you to advise you by post, telephone, email or other electronic media, about loan and other products and services provided by it or any third party which may be of interest to you, unless you notify us that you do not wish to be advised.

If you have made a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. Credit reference agencies also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies to break that link.

You agree to the provisions contained in this section of this form and, where appropriate, confirm that you have the requisite authority to do so.

You and the individuals named on this form have a right under the Data Protect Act 1998 to receive a copy of the personal information that we hold about you by sending a written request along with a cheque for £10 made payable to us, to the following address: Shawbrook Bank Limited, Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE.

You will provide us with any updated financial information which we may reasonably and property request.

Telephone calls between us and you in connection with the application and any loan may be recorded for monitoring or regulatory purposes or to maintain and improve our service or for training staff.

Shawbrook and its group of companies or approved third parties may, for marketing purposes, provide details of products or services that may be relevant to your needs. If you want to receive this information please tick the box(es) below.

Us and our associated companies    Third parties approved by us

Shawbrook is also committed to driving focus in the media in respect of the support given to investors and SME's. Where possible we like to promote the products and services we offer using real examples. By signing below you are confirming your consent for Shawbrook to promote that we have been able to assist you, and we will include your name and/ or your business name within this promotion. If you would like to be included please tick the following box

There are instances where we are able to discuss specific customers' cases in local and national press. We will contact you in advance to ensure that you are happy with the article that is being written but also to get your comments and ensure that your business benefits from any promotional work. Please tick if you would like to be considered for these opportunities

**DECLARATION**

I/ we, the undersigned, declare that the replies to the questions contained herein are true and complete in every respect to the best of my/ our belief and I/ we understand that they will be relied upon by, and may form the basis of any contract between, the applicant(s) and Shawbrook group company making the advance.

<b>SIGNATURE OF CUSTOMER/ GUARANTOR 1</b>	<b>SIGNATURE OF CUSTOMER/ GUARANTOR 2</b>
Date	Date
Print name	Print name
<b>Where the borrower is a limited company or partnership:</b>	
Capacity	Capacity