

# Heavy Refurbishment Loan Application Form for Companies

Submitted to United Trust Bank by \_\_\_\_\_ Date \_\_\_\_\_

Tel \_\_\_\_\_ Mobile \_\_\_\_\_

Email \_\_\_\_\_ Broker Firm (if applicable) \_\_\_\_\_

## A. About the Applicant

**Applicant Details** (if more than two applicants, please enter the information clearly on an additional sheet)

Company Name \_\_\_\_\_

Country of Incorporation \_\_\_\_\_ Registered Number \_\_\_\_\_

Address \_\_\_\_\_ Postcode \_\_\_\_\_

Business Address \_\_\_\_\_ Postcode \_\_\_\_\_

Contact Name \_\_\_\_\_

Tel \_\_\_\_\_ Email \_\_\_\_\_

## About the Guarantor(s)

**Guarantor Details** (if more than two guarantors, please enter the information clearly on an additional sheet)

### Guarantor 1

Title \_\_\_\_\_ Full Name \_\_\_\_\_

Director  Shareholder (of Applicant)

Number of shares held in Applicant \_\_\_\_\_

Any adverse credit history?  Yes  No

### Guarantor 2

Title \_\_\_\_\_ Full Name \_\_\_\_\_

Director  Shareholder (of Applicant)

Number of shares held in Applicant \_\_\_\_\_

Any adverse credit history?  Yes  No

## B. Refurbishment property being used as security for the loan

Full address of property \_\_\_\_\_

Postcode \_\_\_\_\_

Is the property Freehold  or Leasehold  If Leasehold, how many years remain on the lease? \_\_\_\_\_ years

Already owned – date purchased: \_\_\_\_\_  Being purchased  Owned by another

Purchase price/price paid £ \_\_\_\_\_ Estimated value £ \_\_\_\_\_

Total amount currently owed on outstanding mortgage(s) (if already owned) £ \_\_\_\_\_

### Property Description

House  Bungalow  Flat  Other (describe) \_\_\_\_\_

Floor no. \_\_\_\_\_ No. of storeys \_\_\_\_\_ No. of bedrooms \_\_\_\_\_ Year built \_\_\_\_\_  ex local authority  non std construction

Current condition of property \_\_\_\_\_

Have you or any members of your wider family ever lived in the property being refurbished or intend to do so in the future?  Yes  No

If yes, please give brief details \_\_\_\_\_

Is the applicant(s) offering additional security  Yes  No

Please complete our Additional Security Form at [www.utbank.co.uk](http://www.utbank.co.uk) for each additional security property.

## C. Payment Options

Please tick as appropriate to confirm which of these fees you wish to be added to your loan:

Broker Fee (where using a broker)  Arrangement Fee  Completion Fee  Legal Fees  CHAPS Fee

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**D. Improvement Project Description**

Please provide as much detail as possible regarding the proposed improvement

Estimated completed value (GDV) £ \_\_\_\_\_

	<b>Costs</b>	<b>Funding required</b>
Refurbishment costs	£ _____	£ _____
Professional fees	£ _____	£ _____
Purchase price (if applicable)	£ _____	£ _____
Purchase related fees	£ _____	£ _____
<b>E. Total costs/funding</b>	£ _____	£ _____

Estimated construction period: \_\_\_\_\_ months      Facility term required: \_\_\_\_\_ months

**Details of refurbishment team**

Contractor: \_\_\_\_\_  
Website address \_\_\_\_\_  
Architect: \_\_\_\_\_ Website address: \_\_\_\_\_  
Other e.g. Structural Engineer: \_\_\_\_\_ Website address: \_\_\_\_\_

Please provide a Works Schedule by completing where applicable the attached "Works Schedule.xls" spreadsheet.  
Please also provide details of designs and specifications of materials and finishes.

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## F. Details of previous improvement project experience

Number of improvement projects undertaken \_\_\_\_\_

Please complete the below for the most recent projects you have undertaken and provide us with a copy of your Curriculum Vitae. An example has been provided.

### Example

Description of project	conversion of house into 2 flats
Address	47 Chapel road, Bristol, BR1
Purchase date	Apr-14
Purchase price	£400,000.00
Cost of works	£150,000.00
Other costs	£50,000.00
Date of completion of project	Dec-14
Sale price (if applicable)	£800,000.00
Profit	£200,000.00

### Project 1

Description of project	_____
Address	_____
Purchase date	_____
Purchase price	_____
Cost of works	_____
Other costs	_____
Date of completion of project	_____
Sale price (if applicable)	_____
Profit	_____

### Project 2

Description of project	_____
Address	_____
Purchase date	_____
Purchase price	_____
Cost of works	_____
Other costs	_____
Date of completion of project	_____
Sale price (if applicable)	_____
Profit	_____

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**Project 3**

Description of project

Address

Purchase date

Purchase price

Cost of works

Other costs

Date of completion of project

Sale price (if applicable)

Profit

**Project 4**

Description of project

Address

Purchase date

Purchase price

Cost of works

Other costs

Date of completion of project

Sale price (if applicable)

Profit

**Project 5**

Description of project

Address

Purchase date

Purchase price

Cost of works

Other costs

Date of completion of project

Sale price (if applicable)

Profit

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**G. Guarantor(s) Assets and Liabilities**

PLEASE COMPLETE THIS SECTION FOR EACH GUARANTOR OR GUARANTOR COUPLE LIVING TOGETHER – Additional Guarantors to complete separate forms available at [www.utbank.co.uk](http://www.utbank.co.uk)

<b>Assets</b>		<b>Liabilities</b>	
Property – your home	£ _____	Mortgage – your home	£ _____
Property – other	£ _____	Mortgage – other	£ _____
Address	_____	Lender	_____
Property – other	£ _____	Mortgage – other	£ _____
Address	_____	Lender	_____
Property – other	£ _____	Mortgage – other	£ _____
Address	_____	Lender	_____
Value of business(es) owned	£ _____	Loan outstanding 1	£ _____
Name/nature of business(es)	_____	Lender	_____
		Loan outstanding 2	£ _____
		Lender	_____
Other shares	£ _____	Loan outstanding 3	£ _____
Bank/Building Society deposits	£ _____	Lender	_____
	£ _____	Overdraft/credit/store card balances	£ _____
	£ _____		£ _____
Other assets e.g. vehicles, significant jewellery	£ _____	Hire purchase	£ _____
		Other liabilities	£ _____
<b>Total assets</b>	£ _____	<b>Total liabilities</b>	£ _____

## H. Guarantor(s) Income and Expenditure Details

PLEASE COMPLETE THIS SECTION FOR EACH GUARANTOR OR GUARANTOR COUPLE LIVING TOGETHER – Additional Guarantors to complete separate forms available at [www.utbank.co.uk](http://www.utbank.co.uk)

Guarantor 1 Name \_\_\_\_\_

Guarantor 2 Name (if applicable) \_\_\_\_\_

National Insurance No.s

Guarantor 1 \_\_\_\_\_

Guarantor 2 (if applicable). \_\_\_\_\_

### Budget Planner

#### Your Annual Income

**Guarantor 1's Gross Annual Income** (i.e. before tax, N.I. and pension deductions) £ \_\_\_\_\_

**Guarantor 2's Gross Annual Income** (i.e. before tax, N.I. and pension deductions) £ \_\_\_\_\_

#### Monthly domestic and personal expenses

Any mortgage £ \_\_\_\_\_

Council tax/water rates £ \_\_\_\_\_

Electricity £ \_\_\_\_\_

Gas £ \_\_\_\_\_

Telephone £ \_\_\_\_\_

Housekeeping (including food) £ \_\_\_\_\_

Child care costs (inc. school fees) £ \_\_\_\_\_

Other loans £ \_\_\_\_\_

Insurance/endowment/pension premium £ \_\_\_\_\_

Car expenses £ \_\_\_\_\_

Season tickets/transport £ \_\_\_\_\_

Credit/store cards £ \_\_\_\_\_

Clothing £ \_\_\_\_\_

Holidays £ \_\_\_\_\_

Leisure £ \_\_\_\_\_

Other £ \_\_\_\_\_

**Total monthly expenses (D)** £ \_\_\_\_\_

#### Your monthly income

1st person's **monthly income** (take home pay) **(A)** £ \_\_\_\_\_

2nd person's **monthly income** (take home pay) **(B)** £ \_\_\_\_\_

Other **monthly income\*** **(C)** £ \_\_\_\_\_

**Total monthly income (A+B+C)** £ \_\_\_\_\_

**Total monthly expenses (D)** £ \_\_\_\_\_

Surplus **(A+B+C-D)** £ \_\_\_\_\_

\*Details of other monthly income:

Are there likely to be an significant changes in your income or expenditure during the term of the United Trust Bank loan?  Yes  No

If 'yes', please give details

**I. About the Guarantor(s)** (If more than two guarantors, please enter the information clearly on an additional sheet)

**Guarantor 1**

Mr  Mrs  Miss  other

Full Name \_\_\_\_\_

Residential address \_\_\_\_\_

\_\_\_\_\_

Postcode

Time at present address \_\_\_\_\_ Years \_\_\_\_\_ Months

If you own your home, what is the value? £ \_\_\_\_\_

Home tel \_\_\_\_\_

Work tel \_\_\_\_\_

Email \_\_\_\_\_

Mobile \_\_\_\_\_

Date of birth \_\_\_\_\_ Marital status \_\_\_\_\_

Occupation \_\_\_\_\_

**Guarantor 2**

Mr  Mrs  Miss  other

Full Name \_\_\_\_\_

Residential address \_\_\_\_\_

\_\_\_\_\_

Postcode

Time at present address \_\_\_\_\_ Years \_\_\_\_\_ Months

If you own your home, what is the value? £ \_\_\_\_\_

Home tel \_\_\_\_\_

Work tel \_\_\_\_\_

Email \_\_\_\_\_

Mobile \_\_\_\_\_

Date of birth \_\_\_\_\_ Marital status \_\_\_\_\_

Occupation \_\_\_\_\_

**J. About the Shareholder(s)** (If different from Guarantor(s))

How many shares have been issued to the Applicant? \_\_\_\_\_

Shareholder Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Postcode \_\_\_\_\_

Number of shares \_\_\_\_\_

Shareholder Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Postcode \_\_\_\_\_

Number of shares \_\_\_\_\_

Shareholder Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Postcode \_\_\_\_\_

Number of shares \_\_\_\_\_

Shareholder Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Postcode \_\_\_\_\_

Number of shares \_\_\_\_\_

**Note:** Please provide details of any other shareholders with 10% more shareholding in Section N.

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## K. Bank and Accountant Details

### Applicant Details

Name of Bank	
Contact	
Address	
	Postcode
Account no.	
Sort Code	
Account Name	
Length of time with Bank	Years

Name of Accountant	
Contact	
Qualification	
Address	
	Postcode
Email	
Tel	
Website	

### Guarantor 1 Details

Name of Bank	
Contact	
Address	
	Postcode
Account no.	
Sort Code	
Account Name	
Length of time with Bank	Years

Name of Accountant	
Contact	
Qualification	
Address	
	Postcode
Email	
Tel	
Website	

### Guarantor 2 Details

Name of Bank	
Contact	
Address	
	Postcode
Account no.	
Sort code	
Account Name	
Length of time with Bank	Years

Name of Accountant	
Contact	
Qualification	
Address	
	Postcode
Email	
Tel	
Website	



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**L. Solicitor details**

**Applicant Solicitors**

Name of firm \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Contact \_\_\_\_\_

Email \_\_\_\_\_

Tel \_\_\_\_\_

Website \_\_\_\_\_

**Guarantor 1 Solicitors**

Name of firm \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Contact \_\_\_\_\_

Email \_\_\_\_\_

Tel \_\_\_\_\_

Website \_\_\_\_\_

**Guarantor 2 Solicitors**

Name of firm \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Contact \_\_\_\_\_

Email \_\_\_\_\_

Tel \_\_\_\_\_

Website \_\_\_\_\_

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## M. Credit History

### Applicant

1. Has the Applicant ever been refused a mortgage on the security property or any other property? Yes  No
2. Has the Applicant ever had a judgement for debt recorded against it? Yes  No
3. Has the Applicant ever failed to keep up payments under any present or previous mortgage, rental or loan agreements? Yes  No
4. Has the Applicant been subject to any insolvency (or equivalent) proceedings at any point in the past? Yes  No

**Note:** If you answered yes to any of the above, please provide full details in Section N.

### Guarantor(s)

(If more than two guarantors, please provide this information on an additional sheet)

- |   | <b>Guarantor 1</b>                                       | <b>Guarantor 2</b>                                       |
|---|--|--|
| 1. Have you ever been refused a mortgage on the property to be mortgaged or any other property?                                 | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 2. Have you ever had a judgement for debt recorded against you or, if self-employed/controlling director, against your company? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 3. Have you ever been bankrupt or compounded with your creditors?   | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 4. Are you or have you ever been disqualified to act as a company director?   | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 5. Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreements?             | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 6. Have you ever been convicted of or charged with any offence other than a driving offence?                                    | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| 7. Have you made a claim to the DSS within the last 12 months?  | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |

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**N. Additional information**

Please provide any additional information you believe will assist the application including any documents, e.g. existing valuation, plans, copies of planning permission etc.

Number of additional information forms (if any) that have been added to this form

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## **O. Important – USE OF YOUR INFORMATION**

In order to process and assess the application, we will perform credit and identity checks on any named guarantor with one or more credit reference agencies ("CRAs"). We may also make periodic searches at CRAs to help us manage the account. We will also undertake identity searches on Directors named in the application and any shareholders with a holding of at least 25%

To do this, we will supply personal information to CRAs and they will give us information in return. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to 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 the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s); and
- Trace and recover debts.

### **Guarantors**

As a Guarantor we will not exchange information about you with CRAs during the relationship with us. The performance for the agreement to which you are a guarantor will not impact your credit profile unless a County Court Judgement is obtained against you, for non-payment/breach of contract.

When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders.

### **Other applicants**

If you are providing information on behalf of other applicants, guarantors, directors and shareholders you should make sure you discuss this with them, share with them this information, and make them aware of our Privacy Notice, before lodging the application.

### **Credit Reference Agencies**

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 within the Credit Reference Agencies Information Document (CRAIN). The CRAIN can be found at:

#### **Call Credit**

[www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)

#### **Equifax**

[www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)

#### **Experian**

[www.experian.co.uk/crain](http://www.experian.co.uk/crain)

If you do not have access to the internet or would prefer a paper copy, please contact us on 020 7190 5555.

You have a right to apply to the CRA's for a copy of your file. The information they hold may not be the same and there is a small fee that you may need to pay to each agency that you apply to. Their addresses are:

**Callcredit Limited**, Callcredit Information Group, One Park Lane, Leeds, West Yorkshire LS3 1EP.

Website: [www.callcredit.co.uk/consumer-solutions/contact-us](http://www.callcredit.co.uk/consumer-solutions/contact-us)

Email: [consumer@callcreditgroup.com](mailto:consumer@callcreditgroup.com)

Phone: 0330 024 7574

**Equifax Limited**, Equifax Ltd, Customer Service Centre PO Box 10036, Leicester, LE3 4FS.

Website: [www.equifax.co.uk/Contactus/Contact\\_Us\\_Personal\\_Solutions.html](http://www.equifax.co.uk/Contactus/Contact_Us_Personal_Solutions.html)

Email: [www.equifax.co.uk/ask](http://www.equifax.co.uk/ask)

Phone: 0333 321 4043 or 0800 014 2955

**Experian Limited**, Experian, PO Box 9000, Nottingham, NG80 7WF

Web Address: <http://www.experian.co.uk/consumer/contact-us/index.html>

Email: [consumer.helpservice@uk.experian.com](mailto:consumer.helpservice@uk.experian.com)

Phone: 0344 481 0800 or 0800 013 8888

We will also use your information in accordance with our Privacy Notice which has been supplied to you previously. A further copy can be found at [www.utbank.co.uk/privacy-policy](http://www.utbank.co.uk/privacy-policy) or contact the Data Protection Officer on 020 7190 5555.

United Trust Bank is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 204463. United Trust Bank is a company registered in England and Wales. Company Number 549690. Registered Office One Ropemaker Street, London, EC2Y 9AW.

### **Complaints**

We aim to provide all our customers with a high level of service. In the event of us failing to achieve your expectations, please contact us on 020 7190 5555. A copy of our complaints procedure is available on our website or you can contact us for a copy. If we are unable to resolve your complaint to your satisfaction, you may refer it to the Financial Ombudsman Service.

## P. Declaration and signature

**Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you provide such information, you may be reported to the police and prosecuted.**

As a responsible lender United Trust Bank will carefully assess the information you have provided in the Application Form in order to decide whether or not to make you an offer of a Loan. Even if we do issue an Offer Letter to you, we have the right at any time before any Loan completes to withdraw, revise or cancel our offer where false, inaccurate or misleading information has been provided. Other situations where a binding offer can be withdrawn will be contained therein.

It is important you ensure that all statements you make in this Application Form and other documents in connection with this application are full and accurate and are correct and that you have read and understood the contents of this declaration.

**To: United Trust Bank Ltd**

### Processing of Application

I/We being officers of the Applicant and/or Guarantors as applicable hereby:

- (1) Authorise United Trust Bank to
  - (a) make such enquiries of any person or organisation (including my/our existing or previous mortgage lenders), as United Trust Bank considers necessary in connection with this application; and
  - (b) release information about me/us if you have a duty to do so or if law permits you to do so;
- (2) Understand that if I/we give United Trust Bank false or inaccurate information and United Trust Bank suspects fraud, then United Trust Bank will record this;
- (3) Authorise our solicitors or licensed conveyancer acting on my/our behalf to disclose to United Trust Bank or its solicitor and confirm that United Trust Bank is authorised to disclose to my/our solicitors or licensed conveyancer, any information relating to this application;

(4) Confirm that I/we give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information;

(5) Appreciate that United Trust Bank needs to ensure that the mortgage property(ies) that I/we have provided as security for my/our loan must continue at all times to be insured;

(6) Acknowledge and understand that United Trust Bank needs to be able to contact some or all of the following in connection with any loan that I/we may have with United Trust Bank, namely: my/our solicitors, (where appropriate) the intermediary who introduced me/our loan to United Trust Bank and the insurance company(ies) that has/have insured the property(ies) that I/we have provided to United Trust Bank as security for my/our loan.

Accordingly, I/we acknowledge that until our loan has been repaid in full, United Trust Bank and its successors and assigns may contact and disclose to any of the above mentioned person(s) or organisation(s) and they may disclose to United Trust Bank such information as United Trust Bank may consider reasonably necessary and request from such person(s) or organisations in dealing with the repayment or refinance of my/our United Trust Bank loan(s) and/or in connection with the insurance of the property(ies) which comprises United Trust Bank's security.

By signing this Application Form I/we confirm that the information provided is true, accurate and correct and I/we declare that the information relating to my/our income and outgoings and assets and liabilities is true and accurate and that I/we am/are financially able to meet all my/our financial commitments including any interest payments I/we will be required to make on my/our loan.

By signing this Application Form I/we confirm that I/we have read the United Trust Bank Privacy Notice which has been supplied previously. A further copy can be found at [www.utbank.co.uk/privacy-policy](http://www.utbank.co.uk/privacy-policy) or contact the Data Protection Officer on 020 7190 5555.

### Authorised signatory 1

Signature \_\_\_\_\_

Print name \_\_\_\_\_

Title \_\_\_\_\_ Date \_\_\_\_\_

### Guarantor 1 (where applicable)

Signature \_\_\_\_\_

Print name \_\_\_\_\_

Title \_\_\_\_\_ Date \_\_\_\_\_

### Authorised signatory 2

Signature \_\_\_\_\_

Print name \_\_\_\_\_

Title \_\_\_\_\_ Date \_\_\_\_\_

### Guarantor 2 (where applicable)

Signature \_\_\_\_\_

Print name \_\_\_\_\_

Title \_\_\_\_\_ Date \_\_\_\_\_

**WARNING: YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**