

Heavy Refurbishment Loan Application Form for Individuals

Submitted to United Trust Bank by _____ Date _____

Tel _____ Mobile _____

Email _____ Broker Firm (if applicable) _____

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

Applicant 1

Name _____

Address _____

Postcode _____

Tel _____

Mobile _____

Email _____

Does the applicant own his/her own residence Yes No

Value of residence £ _____ Outstanding charge £ _____

Date of birth _____

Any adverse credit history Yes No

Applicant 2

Name _____

Address _____

Postcode _____

Tel _____

Mobile _____

Email _____

Does the applicant own his/her own residence Yes No

Value of residence £ _____ Outstanding charge £ _____

Date of birth _____

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 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

D. Improvement Project Description

Please provide as much detail as possible regarding the proposed improvement

Estimated completed value (GDV) £ _____

	Costs	Funding required
Refurbishment costs	£ _____	£ _____
Professional fees	£ _____	£ _____
Purchase price (if applicable)	£ _____	£ _____
Purchase related fees	£ _____	£ _____

E. Total costs/funding £ _____ £ _____

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.

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	_____

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

G. Applicant's assets and liabilities

PLEASE COMPLETE THIS SECTION FOR FIRST APPLICANT OR APPLICANT COUPLE LIVING TOGETHER Additional Applicants to complete separate forms available at www.utbank.co.uk

Assets		Liabilities	
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	£ _____
Total assets	£ _____	Total liabilities	£ _____

H. Income and expenditure details

PLEASE COMPLETE THIS SECTION FOR FIRST APPLICANT OR APPLICANT COUPLE LIVING TOGETHER Additional Applicants to complete separate forms available at www.utbank.co.uk

Applicant(s) name(s) _____

National Insurance No.s:

Person 1 _____

Person 2 _____

Budget Planner

Your Annual Income

1st person's **Gross Annual Income** (i.e. before tax, N.I. and pension deductions) £ _____

2nd person'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. Employment details

Applicant 1

Are you self-employed employed not employed

Name of your business/employer _____

Full address of your business/employer _____

_____ Postcode _____

Tel _____

Website _____

If employed, what is the nature of employer's business? _____

Position held _____

If employed, is this job permanent? Yes No

How long with your employer? _____

National Insurance Number _____

Applicant 2

Are you self-employed employed not employed

Name of your business/employer _____

Full address of your business/employer _____

_____ Postcode _____

Tel _____

Website _____

If employed, what is the nature of employer's business? _____

Position held _____

If employed, is this job permanent? Yes No

How long with your employer? _____

National Insurance Number _____

J. Your solicitor's details

Applicant 1

Name of firm _____

Address _____

_____ Postcode _____

Contact _____

Email _____

Tel _____

Applicant 2

Name of firm _____

Address _____

_____ Postcode _____

Contact _____

Email _____

Tel _____

K. Bank and Accountant Details

Applicant 1

Name of bank _____

Contact _____

Address of bank _____

Postcode

Account no. _____

Sort code _____

Account name _____

Length of time with bank _____

Years

Name of Accountant _____

Address of Accountant _____

Postcode

Contact _____

Email _____

Tel _____

Applicant 2

Name of bank _____

Contact _____

Address of bank _____

Postcode

Account no. _____

Sort code _____

Account name _____

Length of time with bank _____

Years

Name of Accountant _____

Address of Accountant _____

Postcode

Contact _____

Email _____

Tel _____

L. Credit History

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

Note: if you answered 'yes' to any of the above, please give details in Section M

M. 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

N. Important – USE OF YOUR INFORMATION

In order to process and assess your application, we will perform credit and identity checks on you, and any guarantor with one or more credit reference agencies ("CRAs"). We may also make periodic searches at CRAs to help us manage the account.

To do this, we will supply your personal information to CRAs and they will give us information about you. 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.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. 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.

Guarantor

If you are a guarantor, 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.

Joint Application

If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so 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. CRAs will 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 CRAs to break that link.

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

Equifax

www.equifax.co.uk/crain

Experian

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

Email: 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

Email: www.equifax.co.uk/ask

Phone: 0333 321 4043 or 0800 014 2955

Experian Limited, Experian, PO Box 9000, Nottingham, NG8 7WF
Web Address: <http://www.experian.co.uk/consumer/contact-us/index.html>

Email: 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 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.

O. 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 a 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

- (1) I/We 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) Give out information about me/us if you have a duty to do so or if law allows you to do so
- (2) I/We 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; and,
- (3) I/We 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; and,
- (4) I/We confirm that I/we give up any right to claim

solicitor/client confidentiality or legal privilege in respect of such information;

- (5) I/We 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 and;
- (6) I/We 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 it's 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 refinace 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 or contact the Data Protection Officer on 020 7190 5555.

Applicant 1

Signature _____

Print name _____

Title _____ Date _____

Guarantor 1 (where applicable)

Signature _____

Print name _____

Title _____ Date _____

Applicant 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.