

PROJECT FACT FIND
 PROPERTY FUNDING FROM BUSINESS LENDING
 COMMERCIAL AND RESIDENTIAL

| |
|--------------------------------------|
| Application Date: 02/03/2011 |
| How did you find us? Choose an item. |

| | | | |
|---|--|------------|--|
| 1. Applicant Details | | | |
| Project Title | | | |
| Name of Applicant (and Company Details if applicable) | | | |
| Address | | | |
| Town / City | | County | |
| Post Code | | Country | |
| Telephone Number | | Fax Number | |
| Contact Name | | Position | |
| Email | | Mobile | |
| Project location / Security Address | | | |
| Town City | | County | |
| Post Code | | Country | |

| | | | |
|---|------|--|----------|
| 2. Company Shareholder's Details (if applicable) | | | % |
| No | Name | | |
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |

| | | | |
|---|------|--|----------|
| 3. Company Directors Details (if applicable) | | | % |
| No | Name | | |
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |

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| 4. Applicant Company History (if applicable) | | | |
|---|------------------|--------------|-------------------|
| Applicant Company's Registration Number: | | | |
| Is the applicant already trading? | | | |
| Year to: | Sales / Turnover | Gross Profit | Net Profit (loss) |
| | £ | £ | £ |
| | £ | £ | £ |
| | £ | £ | £ |

| 5. Project Description (please give brief overview) |
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| 6. Estimated Costs | | |
|------------------------------------|------------------------|-----------|
| ITEM | DESCRIPTION / COMMENTS | AMOUNT |
| A) Land/Site Purchase/Re-finance | | £ |
| B) Project Build Costs | | £ |
| C) Plant & Equipment Hire | | £ |
| D) Architects / Surveyors Fees | | £ |
| E) Selling Agent / Marketing Costs | | £ |
| F) Other Costs (provide details) | | £ |
| G) Total Project Costs | | £0 |
| | | |
| H) Gross Development Value (GDV) | | £ |
| I) Client own funds available | | £ |

| 7. Project Construction team | | | |
|---|------------------------------|-----------------------------|------------------------------|
| Will the development be completed on fixed price? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | |
| | | | |
| Do you employ your own staff? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | |
| | | | |
| Has a contractor been identified? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | N/a <input type="checkbox"/> |

| 8. Planning permission for the project | | | |
|---|------------------------------|-----------------------------|---|
| Is planning permission in place? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Already in place <input type="checkbox"/> |
| If Yes, who is the Planning Authority? | | | |
| Date P.P applied for? | | | |
| Date P.P Approved or expected? | | | |

| 9. land / Premises | | |
|---|------------------------------------|--------------------------------|
| Freehold <input type="checkbox"/> | Leasehold <input type="checkbox"/> | Other <input type="checkbox"/> |
| If leasehold, date of termination of the current lease? | | |
| What is the size of the current building? | | |
| Site in Acres | | |
| Building in Square Feet? | | |
| What if the proposed project site/building size? | | |
| Size in Acres/ | | |
| Building in Square Feet? | | |

Business Lending Secured Income GP Ltd, 11 Devonshire Gardens, London, W4 3TN
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| | | | |
|-----------------------------|--|-----------------|--|
| 10. Project Schedule | | | |
| Proposed Project Start Date | | Completion Date | |

| | | |
|---|--|------------|
| 11. Applicant Asset & Liabilities Position | | |
| Applicant or Company Asset Value | | |
| Property Assets (market value) | | £ |
| Investment Semi-liquid Assets (estimate) | | £ |
| Cash deposits | | £ |
| (A) TOTAL ASSETS | | £ 0 |
| Current Liabilities (within 1 year) | | £ |
| Long Term liabilities / mortgages | | £ |
| (B) TOTAL LIABILITIES | | £ 0 |
| Asset Value (A-B) | | £ 0 |

| |
|--|
| 12. Previous project experience (Brief Summary) |
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13. Adverse credit history to be disclosed, including court orders, bankruptcy petitions, company voluntary arrangements and any other relevant legal action taken on the company/directors or pending.

14. Data Protection

Use of Information

How we use your Personal Information

By signing this declaration as Applicant, Borrower or Guarantor you are consenting to Business Lending, our associates, agents and affiliates (including group companies) retaining records of the information you provide or which we obtain through our dealings with you or in connection with your account, being held by us 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.

Information uses

We will use this 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 make such enquiries, as we consider necessary for the purposes of confirming the accuracy of the information provided by you.
- We will 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.
- Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt. If arrears remain unresolved, such information may be disclosed to a court and if this proceeds to possession of the property, details may also be passed to the Council of Mortgage Lenders for entry onto their Register of Possessions.
- We and other companies may use credit searches and other information which is provided to us and/or the credit reference agencies, about you and those you are financially linked with:

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- if credit decisions are made about you, or other members of your household
- for debt tracing, the prevention of money laundering, and the management of your account.
- We will 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.
- 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 and other facilities;
 - managing credit and credit related accounts or facilities;
 - recovering debt;
 - checking details on proposals and claims for all types of insurance, and
 - checking details of job applicants and employees.
- We and other organisations may access and use, from other, countries the information recorded by fraud prevention agencies. Where you borrow from us, we will make periodical checks of our records, those of our associates, agents and affiliates (including group companies), and with credit reference agencies and/or fraud prevention agencies, to manage your account with us, for ongoing credit assessment including whether to make available, continue or extend credit, for identity verification and fraud prevention and detection. These searches will not be seen or used by lenders to assess your ability to obtain credit.
- We may use credit scoring and other automated decision-making methods when assessing your application, verifying your identity, and managing your account.
- When you provide information about criminal convictions it will be used to assess your application.
- We will use information about your nationality in connection with identity checks and for assessing the applicability of any sanctions or limitations on international business.
- We may use your account and customer records to understand how you deal with us, for market research and business/ statistical analysis, to help us develop and improve our business and services, and to identify what products may be of interest to you. We may also share it within the our associates, agents and affiliates (including group companies) or any third party to whom we may transfer the benefit of our interests in any mortgage loan made by Business Lending.

Information disclosures

We may pass on your information to:

- any of our associates, agents and affiliates (including group companies);
- any third party to whom we may transfer the benefit 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;
- other appropriate organisations, including debt collection agencies, to enable debtors or defaulters to be traced and pursued for any sums due to us;
- any insurance company/local authority to which you may make an application for a guarantee with this loan;
- your solicitor, financial adviser, 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 we may use or give information about the property to others for the purpose of helping to value properties;
- regulatory authorities (including regulators of voluntary codes of practice) and any other person/corporate body having a legal right to the information or if the law allows, or requires, us to do so;
- the police or other law enforcement agency requesting it in connection with the commission of any offence, once we are reasonably satisfied as to the circumstances surrounding the request;
- joint applicants in order for them to obtain independent legal advice regarding this application, any person giving you a guarantee in respect of the loan for which you are applying;
- any other lender which has a charge secured on the property;
- any employer, accountant, bank, landlord or mortgage lender, or other appropriate person from whom we seek a reference about you;
- our professional advisers or auditors;
- the insurer of the property or any insurer which is to provide general insurance in relation to your mortgage/loan/investment; or
- any individual or organisation that we contract or employ to provide goods or services to Business Lending our associates, agents and affiliates (including group companies) or persons contracting with any third party to whom we may transfer the benefit of our interests in any mortgage loan made by Business Lending.
- We may use generic details of your transaction on a non-attributable basis in marketing literature, websites or similar promotional material.

Marketing of Products and Services

Business Lending, our associates, agents and affiliates (including group companies) or any third party to whom we may transfer the benefit of our interests in any mortgage/loan/investment made by Business Lending, may inform you about products and services (including those of related* and selected other companies and organisations) such as financial services, which are consider to be of interest to you. We may share your contact details and information about the types of services we provide to you, with other organisations whose products may be of interest to you. We or they may contact you:

- by email messages if you have agreed to receive this information in this way;
- by any other form of communication (including mail and telephone) unless you have indicated you do not wish to receive this information in this way.

* A related company is a company, which provides products and services, which can be purchased through Business Lending, our associates, agents and affiliates (including group companies) or any third party to whom we may transfer the benefit of our interests in any mortgage/loan/investment made by Business Lending.

Your Rights

- We will give you a copy of the information we hold about you, on payment of a fee, if you apply to us in writing: 11 Devonshire Gardens, London W4

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- You have a legal right to access your personal information held by credit and fraud agencies. Please telephone 0845 465 6500 if you would like us to supply their addresses.
- Your calls or emails may be monitored or recorded to prevent or detect crime, for service quality or security purposes.

Declarations

Mortgage/Loan/Investment Application Declaration

You confirm to Business Lending 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 you agree it will form the basis on which we may make any mortgage/loan/investment.
- You authorise us to make any enquiries we feel to be appropriate in deciding whether or not to proceed with this application.
- You accept that we are not obliged to make any facility available and may decline your application without giving a reason.
- 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.

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.

Regulated Residential Mortgage Contracts

Business Lending, 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, our associates, agents and affiliates (including group companies) 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), occupy or attempt to occupy for yourself or any close relative.

Transfers of Mortgage/Loan/Investment

Transfers of Mortgage/Loan/Investment could mean either of the following:

1. A transfer of the benefit of our mortgage/loan/investment to a third party, where for example, we sell our rights under the mortgage/loan/investment to another organisation which may administer your mortgage/loan/investment itself or may ask us to continue to do so.
2. Securitisation, which typically involves us transferring all or some of the rights and duties that go with the mortgage/loan/investment or guarantee to an investor who normally asks us to carry on administering them as though our own. So, for example, following securitisation we would normally continue to collect payments and should you experience any difficulties in making payments, or have any other queries, you should contact us.

Consent and Confirmation of the 'Mortgage/Loan/Investment Application Declaration'

By signing this application form all of the Borrower(s) and Guarantor(s) are:

- confirming that you have read the section entitled 'How we use your Personal Information' and consent to the uses and disclosures of information listed, and
- making the declarations and giving the authorities set out in the Mortgage/Loan/Investment Application Declaration above for the benefit of Business Lending and any other third party to whom it may transfer the benefit of its interests in any mortgage loan made.

You understand that it is a criminal offence if either you or someone acting on your behalf provides incorrect information in order to obtain a mortgage/loan/investment.

In the event that subsequent investigations with Credit Reference Agencies, Fraud Prevention Agencies or any other bodies should reveal unsatisfactory search data or entries, Business Lending in its absolute discretion, reserves the right to withdraw all offers of finance as set out in this or any other Offer Letter provided by or on behalf of Business Lending to the Borrower or Guarantors.

| | | |
|----------------|-------------|-------------|
| Signed: | Applicant 1 | Applicant 2 |
| Name: | | |

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|--------------|--|--|
| Date: | | |
| | | |

Authority to seek References, Confirmation of Degrees and Professional Qualifications

Please complete a separate authorisation for each university or professional organisation as most organisations require an original signature.

References and Educational & Professional Qualification

I hereby authorise Business Lending, your associates, agents and affiliates (including group companies) to make enquiries as you shall, in your sole discretion, deem necessary to confirm my university degree, professional qualifications and membership(s) of professional groups or bodies. Furthermore I hereby authorise the following universities, professional groups and bodies to respond to, answer questions from, Business Lending, its associates, agents and affiliates (including group companies) and to disclose information regarding my qualifications and membership of professional bodies.

| | | | |
|--|------------|----------------|------|
| | | | |
| Name of University/Professional Organisation or Reference Provider | Your Name* | Your Signature | Date |

**Please also note any other name on your degree certification or the name you will be known to the professional body by.*

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