

The logo consists of a dark grey square with the letters 'BLG' in white, bold, sans-serif font.

Development  
Finance

# Loan application pack

Application form, appendices & submission checklist



## 1. Applicant details

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

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

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

### Applicant 1:

### Applicant 2 (if applicable):

Title: \_\_\_\_\_

Full name: \_\_\_\_\_

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

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

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

Mobile: \_\_\_\_\_

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

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

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

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

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

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

Please list the main shareholders / directors

Share holding:

1. Full name: \_\_\_\_\_ %: \_\_\_\_\_

2. Full name: \_\_\_\_\_ %: \_\_\_\_\_

3. Full name: \_\_\_\_\_ %: \_\_\_\_\_

4. Full name: \_\_\_\_\_ %: \_\_\_\_\_

## 3. Applicant company history (if applicable)

Company registration number: \_\_\_\_\_

Is the applicant already trading? YES / NO How long? \_\_\_\_\_ years.

*Please append accounts.*

## 4. Project details

Project location / security address: \_\_\_\_\_

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

Estimated project costs: £ \_\_\_\_\_

Loan required: £ \_\_\_\_\_



## 4. Project details continued: Overview (please complete Appendix 1 or provide an appraisal with cash flow)

---

---

---

---

## 5. Project construction team

Will the development be completed on a fixed price contract?

YES / NO (delete as applicable)

Will you use an in-house team or employ a contractor?

IN-HOUSE TEAM / CONTRACTOR (delete as applicable)

Contractor's details, if applicable:

---

---

Phone: \_\_\_\_\_

## 6. Planning permission

Is planning permission in place?

YES / NO (delete as applicable) If yes, please append copy.

Section 106 agreement

Please summarise condition and contribution:

---

---

## 7. Land / premises

Details of land area or existing building to be refurbished:

---

---

Details of new build or area to be constructed (specify sq.m / sq.ft):

---

---

If leasehold details of lease:

---

---

Occupational leases, retail income, significant covenants or other relevant property information?

---

---

## 8. Project schedule

Proposed project start date:

---

Completion date:

---

Will there be other development projects during this loan?

YES / NO (delete as applicable)





12. Data protection & declaration

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.
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.

Information disclosures

We may pass on your information to:

- any of our associates, agents and affiliates (including group or linked 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;
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,
Other persons who we, in our absolute discretion, consider necessary for the efficient processing of your application, including disclosure in marketing literature, websites or similar promotional material.

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 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.

Signed:

Applicant 1:

[Signature box for Applicant 1]

Applicant 2:

[Signature box for Applicant 2]



# Loan application - Appendix 1 Development appraisal

Please complete this form *OR* append your own project appraisal and cash flow forecast.

## 1. Applicant details

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

Name of applicant(s)  
(& company details if applicable): \_\_\_\_\_

## 2. Estimated project costs

(notes)

(amount)

Land cost / value \_\_\_\_\_ £: \_\_\_\_\_

SDLT & acquisition costs \_\_\_\_\_ £: \_\_\_\_\_

Construction costs \_\_\_\_\_ £: \_\_\_\_\_

Professional fees \_\_\_\_\_ £: \_\_\_\_\_

Section 106 payment \_\_\_\_\_ £: \_\_\_\_\_

Marketing (inc. staging/show home) \_\_\_\_\_ £: \_\_\_\_\_

Other costs (please specify) \_\_\_\_\_ £: \_\_\_\_\_

Other costs (please specify) \_\_\_\_\_ £: \_\_\_\_\_

**Total project costs (excluding finance charges)** £: \_\_\_\_\_

## 3. Sales / income

(House / unit sales details)

(amount)

\_\_\_\_\_ £: \_\_\_\_\_

\_\_\_\_\_ £: \_\_\_\_\_

\_\_\_\_\_ £: \_\_\_\_\_

\_\_\_\_\_ £: \_\_\_\_\_

\_\_\_\_\_ £: \_\_\_\_\_

\_\_\_\_\_ £: \_\_\_\_\_

**Total sales** £: \_\_\_\_\_

## 4. Estimated project timings

(Please specify approximate construction and sales timetable including estimated sales date)

\_\_\_\_\_

\_\_\_\_\_

## 5. Signature

Please sign and date:



# Loan application - Appendix 2 Assets and liabilities statement

## 1. Applicant details

Project title:

---

**Applicant 1:**

**Applicant 2:**

Name(s) of applicant(s):

---

## 2. Assets and Liabilities statement

### ASSETS

Private domestic home £: \_\_\_\_\_ £: \_\_\_\_\_

Investment properties (brief description/value)

(i) \_\_\_\_\_ £: \_\_\_\_\_ £: \_\_\_\_\_

(ii) \_\_\_\_\_ £: \_\_\_\_\_ £: \_\_\_\_\_

(iii) \_\_\_\_\_ £: \_\_\_\_\_ £: \_\_\_\_\_

(iv) \_\_\_\_\_ £: \_\_\_\_\_ £: \_\_\_\_\_

Other property (please specify)

\_\_\_\_\_ £: \_\_\_\_\_ £: \_\_\_\_\_

\_\_\_\_\_ £: \_\_\_\_\_ £: \_\_\_\_\_

Stocks and shares

(tradable and listed on a recognised exchange) £: \_\_\_\_\_ £: \_\_\_\_\_

Shares private companies £: \_\_\_\_\_ £: \_\_\_\_\_

Cash and deposits £: \_\_\_\_\_ £: \_\_\_\_\_

Personal effects £: \_\_\_\_\_ £: \_\_\_\_\_

Other assets £: \_\_\_\_\_ £: \_\_\_\_\_

**(A) TOTAL ASSETS** £: \_\_\_\_\_ £: \_\_\_\_\_

### LIABILITIES

Domestic mortgage debt £: \_\_\_\_\_ £: \_\_\_\_\_

Debt relating to investment properties £: \_\_\_\_\_ £: \_\_\_\_\_

Other property debt £: \_\_\_\_\_ £: \_\_\_\_\_

Credit cards £: \_\_\_\_\_ £: \_\_\_\_\_

HP and/or leasing commitments £: \_\_\_\_\_ £: \_\_\_\_\_

Other debt £: \_\_\_\_\_ £: \_\_\_\_\_

**(B) TOTAL LIABILITIES** £: \_\_\_\_\_ £: \_\_\_\_\_

**(A)-(B)= TOTAL NET ASSETS** £: \_\_\_\_\_ £: \_\_\_\_\_

## 3. Signature

Please sign and date:



### Details of professional contacts and authority to seek references

#### Solicitor

Contact name: \_\_\_\_\_ Position: \_\_\_\_\_  
Address & postcode: \_\_\_\_\_  
Email: \_\_\_\_\_  
Telephone (landline): \_\_\_\_\_ Mobile: \_\_\_\_\_

#### Accountants

Contact name: \_\_\_\_\_ Position: \_\_\_\_\_  
Address & postcode: \_\_\_\_\_  
Email: \_\_\_\_\_  
Telephone (landline): \_\_\_\_\_ Mobile: \_\_\_\_\_

#### Bankers

Contact name: \_\_\_\_\_ Position: \_\_\_\_\_  
Address & postcode: \_\_\_\_\_  
Email: \_\_\_\_\_  
Telephone (landline): \_\_\_\_\_ Mobile: \_\_\_\_\_

#### Architects

Contact name: \_\_\_\_\_ Position: \_\_\_\_\_  
Address & postcode: \_\_\_\_\_  
Email: \_\_\_\_\_  
Telephone (landline): \_\_\_\_\_ Mobile: \_\_\_\_\_

#### Consulting Engineers

Contact name: \_\_\_\_\_ Position: \_\_\_\_\_  
Address & postcode: \_\_\_\_\_  
Email: \_\_\_\_\_  
Telephone (landline): \_\_\_\_\_ Mobile: \_\_\_\_\_

**Page 1 of 2. Please complete page 2 and sign declaration, thank you.**



# Loan application - Appendix 3 Contacts & reference requests

## Details of professional contacts and authority to seek references

### Trade Referee

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

Address & postcode: \_\_\_\_\_

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

Telephone (landline): \_\_\_\_\_ Mobile: \_\_\_\_\_

### Other

Company type: \_\_\_\_\_

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

Address & postcode: \_\_\_\_\_

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

Telephone (landline): \_\_\_\_\_ Mobile: \_\_\_\_\_

## Declaration

I \_\_\_\_\_ in my personal capacity and/or on behalf of \_\_\_\_\_ Ltd/LLP hereby authorise and request the above parties to provide a reference or other information requested by Business Lending Group in respect of the application for loan finance to Business Lending.

**Signed:**

**Page 2 of 2. Please complete both pages and sign declaration, thank you.**



To help us process your enquiry as quickly as possible, please check that the follow items are submitted with your application

*For assistance with your loan application, please contact us on 0845 465 6500, we are happy to help.*

## Checklist



1. **Loan application form, completed and signed**
2. **Appendix 1: Development appraisal (please either complete form OR provide your own appraisal & cash flow forecast)**
3. **Appendix 2: Assets and Liabilities statement**
4. **Appendix 3: Contacts and reference requests**
5. **Financial accounts**
6. **Planning documents, plans**
7. **Details of existing and prior developments**
8. **Information regarding sales projections, valuations, comparable evidence or agents opinions**
9. **Evidence of your contribution to cost**

*Thank you*