



Decision in Principle Proposal Form

Broker/Intermediary Details

Broker/Intermediary Contact Name:

Company Name:

Telephone:

Mobile Telephone:

Email:

Fax:

Hampshire Trust Bank Plc Commercial Lending Manager:

Introduction Source

Broker/Intermediary Contact Name:

Company Name:

Application Details – (If more than two applicants duplicate form)

Applicant 1

Applicant 2

Title: First Name:

Title: First Name:

Middle Name(s):

Middle Name(s):

Surname:

Surname:

Any Previous Name:

Any Previous Name:

Marital Status:

Marital Status:

Date of Birth: [D][D][M][M][Y][Y][Y][Y]

Date of Birth: [D][D][M][M][Y][Y][Y][Y]

Nationality:

Nationality:

Current Home Address:

Current Home Address:

Town: County:

Town: County:

Country: Postcode:

Country: Postcode:

Residential Status: No. of Years at Address:

Residential Status: No. of Years at Address:

Telephone:

Telephone:

Mobile Telephone:

Work Telephone:

Mobile Telephone:

Work Telephone:

If number of years at current address is less than 3, please provide previous 3 years' address history

Previous Address:

Town: County:

Country: Postcode:

No. of Years at Address:

Previous Address:

Town: County:

Country: Postcode:

No. of Years at Address:

Other Residency Information

Do you hold a US passport? Yes No

Have you ever been resident in the US? Yes No

Have you ever filed (or been required to file) a tax return in the US? Yes No

Is application in a limited company name/SIPP/LLP/Trust/other? Yes No

Do you hold a US passport? Yes No

Have you ever been resident in the US? Yes No

Have you ever filed (or been required to file) a tax return in the US? Yes No

If Yes, Name :

Registered Number (if applicable): Country Registered:

Has any person named on this application ever applied for a mortgage with Hampshire Trust Bank Plc? Yes No

If yes, please provide details, including account number, property address, whether accepted, declined or not proceeded with:

Loan Details (Only complete this section if you require term products)

Purchase existing business (currently tenanted) Purchase property for new venture Remortgage

Loan Amount Required: £ Estimated Value: £ Purchase Price: £

Original Purchase Date: LTV%: % Term (yrs):

Interest Only Yes No Interest Only Period (yrs): Arrangement fee to be added to loan Yes No

Purpose of Funds:

Please provide full details of how funds will be utilised and amounts:

Deposit – only complete this section if purchase:

| | | |
|---|---|-----------------|
| Deposit Amount: £ | Deposit Type: | Deposit Source: |
| Gifted Deposit <input type="radio"/> Yes / <input type="radio"/> No | Is gifted deposit non-repayable? <input type="radio"/> Yes / <input type="radio"/> No | |
| If deposit is a loan, monthly payment: £ | | |

Security Details (use additional security form, or submit your own, if required):

| | | |
|--|-------------------------|----------|
| Security Address: | | |
| Town: | County: | Country: |
| Postcode: | Property Type: | |
| Tenure: Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> | Other (please specify): | |
| If leasehold, years remaining on lease (yrs): | | |
| Current property use: | | |
| Proposed property use: | | |

Current Mortgage on Property (only complete if remortgage):

| | |
|---------|-----------|
| Lender: | Amount: £ |
|---------|-----------|

Will any applicant(s) be living in the property upon completion of the mortgage advance? Yes / No

Important note: If the subject property is used as the applicants(s) main residence (or that if a direct relative – spouse, common law partner, sibling, partner, child, grandchild, or grandparent this element of the property must comprise of less than 40% of the total property area. Only private funded residential tenants are acceptable.

| | | |
|--|--|--|
| Will any of the commercial element of the property be let? | <input type="radio"/> Yes / <input type="radio"/> No | If yes, property commercial rental income: £ |
| Will any residential element of the property be let? | <input type="radio"/> Yes / <input type="radio"/> No | If yes, property residential rental income (PA): £ |
| Have you or a related person ever lived or intend to live in the property? | <input type="radio"/> Yes / <input type="radio"/> No | |
| Do you own any other BTL properties? | <input type="radio"/> Yes / <input type="radio"/> No | |
| Will the applicant(s) be trading from the property? | <input type="radio"/> Yes / <input type="radio"/> No | |
| Is the property registered for VAT? | <input type="radio"/> Yes / <input type="radio"/> No | |

Experience

Applicant 1

Details of experience relevant to the application:

Employment Details:

Employed Self-Employed Unemployed Retired

Current Occupation:

If the applicant is to remain in this role, please complete the following income section:

Basic Net Income (PA): £

Other income to be completed in all instances:

Pension (PA): £

Other Annual Income (PA): £

Applicant 2

Details of experience relevant to the application:

Employed Self-Employed Unemployed Retired

Current Occupation:

Basic Net Income (PA): £

Pension (PA): £

Other Annual Income (PA): £

Non pension related benefits are not accepted e.g Child Benefit, Disability Benefit and Working Tax Credits

If the applicant is purchasing or starting a new business, please complete the following:

Name of Business:

Nature of Business:

Projected Net Income: £

Total Projected Expenses: £

Case Summary (any other information relevant to the application):

Refurbishment Product (Only complete this section if you require the refurb product or refurb to term product)Light Medium Heavy Pre-Planning Purchase Remortgage

Initial Loan Amount: £

Purchase Price: £

Current Estimated Value: £

Original Purchase Date:

LTV%:

%

Projected End Value (GDV): £

Term:

Deposit Amount (if applicable): £

If deposit is a loan, monthly payment: £

Interest Roll-Up Term 3–12 months:

Cost of Works: £

Estimated Timescales:

Arrangement fee to be added to loan

Yes / No**Term Product:**

Term:

Loan Amount Post Refurb: £

LTV%:

%

Interest Only

Yes / No

Interest Only Period (yrs):

Reversion fee to be added to the loan

Yes / No

Reversion fee % (min 0.5%):

%

Specification and details of work for light refurb (medium and heavy must be supported by a schedule of work including quotes/costings):

Details of track record and experience:

Development Exit (Only complete this section for the Development Exit product)

Loan Amount: £

Estimated Value: £

Price: £

Original Purchase Date:

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

LTV%:

%

Interest Roll-Up (term in months):

Existing Lender:

Loan Amount Outstanding (including exit fee): £

Facility Expiry Date:

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Interest Serviced

 Yes No

Interest Rolled Up

 Yes No

Please provide sales history (when marketed, number sold to date including prices and dates of sales):

Development History:

Please provide a summary of the development history from purchase to date:

Any other information to support your application:

Declaration and Authorisation

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 Hampshire Trust Bank Plc will carefully assess the information you have provided or which has been provided by your agent whether in the application form or in other correspondence, emails and conversations, in order to decide whether or not to make you an offer of a Loan.

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

- I/We authorise Hampshire Trust Bank Plc (the "Bank") to:
- (a) make such enquiries of any person or organisation (including my/our existing or previous mortgage lenders), as the 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.

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

Important information – Credit decisions and also the prevention of fraud and money laundering

We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed below. We will also undertake searches and make enquiries as part of our obligations to prevent money laundering; although you may see these on your credit record, they will not affect your credit rating or score.

How to find out more

Depending on the number and size of loan applications for which searches or enquiries have been made of CRAs, your credit rating or score may be impacted by our credit checks. We may use credit reference and fraud prevention agencies to help us make decisions. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the leaflet called:

A condensed guide to the use of your personal information by ourselves and at credit reference and fraud prevention agencies.

If you would like details of how your data may be used please visit our website - www.htb.co.uk

By confirming your agreement to proceed you are accepting that we may each use your information this way.

I/We, the undersigned, have read and agree with the above terms.

| Applicant/Director 1 | Applicant/Director 2 |
|--|--|
| Signature: | Signature: |
| Print Name: | Print Name: |
| Date of Signature: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | Date of Signature: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |

Where signed by a broker or intermediary on behalf of the applicant(s):

Broker/Intermediary Declaration and Indemnity:

I have brought the above declaration and credit reference and anti-money laundering enquiry information to the attention of the applicant(s), ensured that they understand the information provided and the declaration being made, and have obtained consent from them to sign this declaration on their behalf in the above terms.

I will indemnify and hold the Bank harmless against any claim made by the applicant against the Bank for the Bank acting and/or relying on the above declarations and key information.

| | |
|--------------------------------|--|
| Broker/Intermediary Signature: | Print Name: |
| | Date of Signature: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |