

Please complete this form as accurately as possible as missing information may affect our decision.

Entity Type	<input type="checkbox"/> Individual	<input type="checkbox"/> Partnership	<input type="checkbox"/> Limited Liability Partnership
	<input type="checkbox"/> Limited Company	<input type="checkbox"/> Pension	<input type="checkbox"/> Trust
Existing customer	<input type="checkbox"/> Y <input type="checkbox"/> N	Please provide account number(s)	<input type="text"/> <input type="text"/>

Broker/Introducer Details

Company name	<input type="text"/>		
Broker/Introducer name	<input type="text"/>		
Contact number	<input type="text"/>	FCA number	<input type="text"/>
Email	<input type="text"/>		
Correspondence address	<input type="text"/>		
	Postcode <input type="text"/>		

Borrower Information

Registered name	<input type="text"/>		
Company number	<input type="text"/>	Date of incorporation	<input type="text" value="DD-MM-YY"/>
Correspondence email	<input type="text"/>		
Correspondence telephone number	<input type="text"/>		
Registered address	<input type="text"/>		
	Postcode <input type="text"/>		
Main trading/ correspondence address	<input type="text"/>		
	Postcode <input type="text"/>		

Personal Details

This section must be completed for all applicants to the loan.

For corporate applicants, this includes all Directors as well as all shareholders with 25% or more shareholding.

	Key person 1	Key person 2
Title (please mark x in the correct box)	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="text"/>	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="text"/>
	Other	Other
Full forename(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text" value="DD-MM-YY"/>	<input type="text" value="DD-MM-YY"/>
Nationality	<input type="text"/>	<input type="text"/>
Email	<input type="text"/>	<input type="text"/>
Contact number	<input type="text"/>	<input type="text"/>
Current address	<input type="text"/> Postcode	<input type="text"/> Postcode
Date from	<input type="text" value="MM-YY"/>	<input type="text" value="MM-YY"/>
Ownership (please mark x in the correct box)	<input type="text" value=""/> % Director <input type="checkbox"/> Shareholder <input type="checkbox"/> Partner <input type="checkbox"/> Trustee <input type="checkbox"/>	<input type="text" value=""/> % Director <input type="checkbox"/> Shareholder <input type="checkbox"/> Partner <input type="checkbox"/> Trustee <input type="checkbox"/>
	Key person 3	Key person 4
Title (please mark x in the correct box)	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="text"/>	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="text"/>
	Other	Other
Full forename(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text" value="DD-MM-YY"/>	<input type="text" value="DD-MM-YY"/>
Nationality	<input type="text"/>	<input type="text"/>

Email	<input type="text"/>	<input type="text"/>
Contact number	<input type="text"/>	<input type="text"/>
Current address	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Date from	<input type="text" value="MM-YY"/>	<input type="text" value="MM-YY"/>
Ownership (please mark x in the correct box)	<input type="text" value=""/>	<input type="text" value=""/>
	Director <input type="checkbox"/> Shareholder <input type="checkbox"/>	Director <input type="checkbox"/> Shareholder <input type="checkbox"/>
	Partner <input type="checkbox"/> Trustee <input type="checkbox"/>	Partner <input type="checkbox"/> Trustee <input type="checkbox"/>

We need details of all the addresses you've lived at during the last 3 years.

Please continue in 'Additional Information' if necessary

Insolvency Declaration (please mark x in the correct boxes)

Key person 1

Key person 2

Key person 3

Key person 4

Have you (or, in the case of an applicant which is a company or other corporate body or pension scheme, any other person who is a director or other owner of the applicant) ever been made insolvent, bankrupt made by voluntary arrangement with creditors or been involved in any court proceedings for debt?

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

If you are a director or owner of a company or other corporate body, have you ever been a director or owner of a company or other corporate body which has been insolvent or entered into liquidation, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

This must be completed in all cases where the applicant is a company or other corporate body.

Has the company or other corporate body ever been insolvent or entered into administration, whether compulsory or voluntary (save for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt.

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

Ever been refused a mortgage?

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

Any pending / imminent court proceedings against you?

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

Ever been declared bankrupt?
(or had any bankruptcy petition presented against you)

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

Had a judgement for bad debt recorded against you?

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

Failed to keep up payments under any loan?

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

If you have answered 'Yes' to any of the questions above, please provide full details in the "Additional Information" section.

Loan Requirements (please mark x in the correct boxes)

Desired loan amount	<input type="text" value="£"/>		
Desired term	<input type="text" value="years"/>		
Desired loan type	<input type="checkbox"/> Capital & interest repayment	<input type="checkbox"/> Interest only	
Transaction type	<input type="checkbox"/> Purchase	<input type="checkbox"/> Re-mortgage	<input type="checkbox"/> Capital raise
Is VAT applicable on the property?	<input type="checkbox"/> Purchase	<input type="checkbox"/> Re-mortgage	If yes, how much? <input type="text" value="£"/>

Security Property Details

	Property 1	Property 2
Address	<input type="text"/>	<input type="text"/>
	<input type="text" value="Postcode"/>	<input type="text" value="Postcode"/>
If residential (House, Flat Studio, Freehold block)	<input type="text"/>	
If commercial (Office, Industrial, Retail, Semi-commercial, Mixed use, Other)	<input type="text"/>	
Number of lettable units	<input type="text"/>	<input type="text"/>
Tenure freehold, long leasehold	<input type="text"/>	<input type="text"/>
Leasehold years unexpired (if applicable)	<input type="text"/>	<input type="text"/>
Year built/New build	<input type="text"/>	<input type="text"/>
Property already owned	<input type="text"/>	<input type="text"/>
Date of purchase	<input type="text"/>	<input type="text"/>
Purchase price	<input type="text" value="£"/>	<input type="text" value="£"/>
Estimated value	<input type="text" value="£"/>	<input type="text" value="£"/>
Estimated rental value (p.a.)	<input type="text" value="£"/>	<input type="text" value="£"/>
Estimated mortgage balance	<input type="text" value="£"/>	<input type="text" value="£"/>
Existing lender	<input type="text"/>	<input type="text"/>

Vendor or Sales/Lettings agent contact details (for access purposes)

Name

Relationship to borrower
(no relation, family, business
partner, other)

Contact number

Email

Address

Postcode

Cost per annum

Professional Advisors Information

Solicitor/Conveyancer

Firm name

Main contact name

Qualifying/Regulating
body

Email

Telephone

DX

Registered address

Postcode

Portfolio business plan

Please complete this form, providing us with information on how your Portfolio is structured and how you manage it, as well as your future plans.

This information will be used to help us with our lending decision.

1. Portfolio strategy

Investment strategy - what is the primary purpose of your portfolio (please mark x in the correct box)

☐ Main source of income from rent ☐ Capital gains - from future sales of property ☐ Supplementary source of income from rent ☐ Retirement income

Other (please specify):

Current portfolio tenant profile - (please mark x in the correct box)

☐ Single family residence ☐ DSS tenants ☐ Professionals ☐ Local authority/ housing association
☐ Multiple occupants (non-student) ☐ Student let ☐ Corporate let

Other (please specify):

2. Contingency planning

How much of your total rental income across your portfolio do you set aside to cover rental voids and unexpected expenses **on average per annum?** (please mark x in the correct box)

☐ None ☐ Less than 10% ☐ 10-20% ☐ 20%+

Please give the current value of the fund:

3. Future strategy of your portfolio

How many properties do you plan to **buy** in the next two years?

How many properties do you plan to **sell** in the next two years?

Over the next two years do you plan to change the amount you charge in rent? (please mark x in the correct box)

☐ Yes - increase ☐ Yes - decrease ☐ No

Anticipated increase

☐ 1-5% ☐ 6-10% ☐ 11+%

Anticipated decrease

☐ 1-5% ☐ 6-10% ☐ 11+%

Portfolio business plan

4. Annual cashflow forecast

The figures provided below should be based on your FULL portfolio. For the last 12 months please tell us the total gross rental income received and provide a breakdown of total expenditure. For the next 12 months please tell us your anticipated total gross rental income and expenditure, taking into consideration the future strategy detailed in section 4.

	Last 12 months	Next 12 months
Income		
Gross annual rental income:		
	Last 12 months	Next 12 months
Expenditure		
Annual mortgage payments		
Letting agency fees and costs		
Annual ground rent and service charges		
Rates, utilities, council tax, insurance		
Maintenance, repairs and home improvements		
Other		
Total expenditure		
Net cash flow (income- total expenditure)		

Insurance

Property insurance, liability insurance and any other relevant commercial insurances must be arranged by you to support this loan application. You must ensure that the property is insured as long as the loan exists in line with the reinstatement value confirmed in the valuation undertaken on behalf of the Bank. Please ensure that for Multi-Unit Block or concentrated assets offered as security to the Bank include full Composite / Co-Insured policies. Where there is a dispersed portfolio or where there is a small number of leaseholds in a wider building, Interest Noted is acceptable for insurance purposes.

Declaration

I understand, confirm and agree the following:

Use of your Personal Data

The personal details you give on this form will be subject to the provisions of the General Data Protection Regulations 2018.

The information will be retained only for as long as necessary in accordance with our Retention Policy by Hodge who is the data controller, and may be stored on paper or an electronic format.

The information held about you may be used for the following purposes:

- Administering your application
- Verifying your identity and anti-money laundering checks
- Assist in fraud prevention
- Reporting to regulators and authorities
- Market and product analysis.

The information held about you may be shared with the following parties:

- Hodge's approved service providers in relation to this application; Other members of Hodge's group, its subsidiaries and associated companies
- Regulators or authorities where required or permitted by law.

You have the right to request access to your personal information held by Hodge; to do so, this request must be made in writing using our Subject Access Request Process. Further information regarding this can be found on our website.

Telephone calls may be monitored and/or recorded in the interest of security and to help improve our service.

Hodge may also use your information to contact you about its products and services that it believes may be of interest to you.

Occasionally we may have updates about products and services that could be useful for you. We would like your permission to contact you by email.

Please confirm if you would like to hear from us:

Person 1

Person 2

Person 3

Person 4

By email ☐ By email ☐ By email ☐ By email ☐

Your rights as a data subject

At any point while we are in possession of or processing your personal data, you have the following rights:

- **Right of access** – you have the right to request a copy of the information that we hold about you as mentioned above
- **Right of rectification** – you have a right to correct data that we hold about you that is inaccurate or incomplete
- **Right to be forgotten** – in certain circumstances you can ask for the data we hold about you to be erased from our records
- **Right to restriction of processing** – where certain conditions apply you have a right to restrict the processing
- **Right of portability** – in certain circumstances, you have the right to have the data we hold about you transferred to another organisation
- **Right to object** – you have the right to object to certain types of processing such as direct marketing
- **Right to object to automated processing, including profiling** – protection against targeted marketing and decision making
- **Right to judicial review** – in the event that We refuse your request under rights of access, we will provide you with a reason as to why. You have the right to complain as per the subject access request process
- All of the above requests will be forwarded on should there be a third party involved in the processing of your personal data, i.e. if a data subject was to raise a Subject Access Request.

We will always treat your personal details with the utmost care and will never pass or sell your information to other companies for marketing purposes.

Declaration

Credit searches and fraud prevention

Hodge will search credit reference and fraud prevention agencies to check your identity, credit status and help us to make decisions.

- Hodge will undertake credit reference and fraud prevention searches against all key parties to the business
- Information on applications will be sent to credit reference agencies and will be recorded by them
- The credit reference agency will check the details supplied against third party databases, public or otherwise
- A record of the search will be retained
- The credit reference agency may use the details provided to assist other companies for verification and identification purposes
- If we decline this application, we are not obliged to tell you the reasons behind our decision
- If you borrow from us, we will give details of your accounts and how you manage it/them to credit reference agencies. If you borrow and do not repay in full and on time, credit reference agencies will record the outstanding debt. This information may be supplied to other organisations by credit reference agencies and fraud prevention agencies to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for six years after they are closed, whether settled by you or defaulted
- Hodge may also make periodic searches at credit reference agencies and fraud prevention agencies to manage your loan(s) with us
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering
- Full details of what we do and how we, credit reference and fraud prevention agencies will use your information are published on our website. Alternatively, a copy can be sent to you on request. Please phone us on 0800 731 4076.

Customer Declaration

- I agree to the Terms and Conditions of the account
- I have read and understood the Use of Your Personal Data declaration and consent to the use of my information for the purposes stated
- I declare that the information that I have provided is correct to the best of my knowledge and belief
- I confirm that I wish to proceed on the terms set out in the Decision in Principle
- Where relevant, I enclose payment in order for a chartered surveyor to value my property. This is not a survey
- I understand that this fee is not refundable, even if the property is not eligible for this mortgage. Payment of this fee does not mean that Hodge is obliged to accept my application
- I understand that this mortgage will be subject to the Terms and Conditions (These will be provided to you with any offer we issue but in the meantime, they can also be downloaded from our website and are available on request)
- I have the right to withdraw from this mortgage application at any time before it is complete and I have received the monies. However, if I withdraw, I will not receive a refund of any fees I have paid to Hodge and I may still be required to pay my financial adviser and solicitor for the work they have undertaken on my behalf
- All the details in my Decision in Principle and this application are, to the best of my knowledge and belief, true and complete. If Hodge finds any to be untrue, it could affect my eligibility for the mortgage or reduce the amount I may borrow.

Key person 1

Signed

Print name

DD-MM-YY

Date

Key person 2

Signed

Print name

DD-MM-YY

Date

Key person 3

Signed

Print name

DD-MM-YY

Date

Key person 4

Signed

Print name

DD-MM-YY

Date

Please fill in this form and send it to us on online or to:

Hodge
One Central Square
Cardiff
CF10 1FS

Names(s) of account holder(s)

Bank/building society account number

--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--	--

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Instructions to your bank or building society to pay by direct debit

Service user number

9	3	0	5	6	4
---	---	---	---	---	---

Reference

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Instructions to your bank or building society

Please pay Hodge Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Hodge and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date



The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct E
- If there are any changes to the amount, date or frequency of your Direct Debit Hodge will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Hodge to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Hodge or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Hodge asks you too
- You can cancel a Direct Debit at any time simply by contacting your bank or building society. Written confirmation may be required. Please also notify us.

Additional Information (Should you require more space, please continue on separate sheets of paper)

[illegible]

Additional Information (Should you require more space, please continue on separate sheets of paper)



0800 021 7823



InvestmentFinance@hodge.co.uk



hodgebank.co.uk/commercial

Hodge is a trading name of Julian Hodge Bank Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 204439. Registered office in England & Wales is One Central Square, Cardiff, CF10 1FS (No.743437). Hodge's Privacy Notice confirms how we manage and process your personal data. If you require more detail on how we handle your information please go to hodgebank.co.uk/privacy or call 0800 289 358.



HODGE