



# Refurbishment Loan Application Form

## ↓ Application form: how to proceed

### Option 1: on your computer

- Download this PDF to your computer.
- Fill out the form in [Acrobat Reader](#).
- Print out and please remember as a broker to sign page 3 and borrower(s) to sign page 11.
- Send a scanned copy in to us as an email attachment to [borrow@lendinvest.com](mailto:borrow@lendinvest.com).

### Option 2: by hand

- Print this PDF.
- Fill out the form by hand.
- Remember as a broker to sign page 3 and borrower(s) to sign page 11.
- Send a scanned copy in to us as an email attachment to [borrow@lendinvest.com](mailto:borrow@lendinvest.com).

# REFURBISHMENT LOAN APPLICATION

Please complete, scan/attach and send to:

Email	borrow@lendinvest.com
Address	Two Fitzroy Place, 8 Mortimer Street, London W1T 3JJ
Tel	0207 118 1133
Website	<a href="http://www.lendinvest.com">www.lendinvest.com</a>

Notes to help you complete this form

- Please include as much detail as possible. The more detail we have the easier it will be to process the loan.
- The mortgage ("loan") cannot be approved until we have received the Application form fully completed and **signed by all borrowers**.
- If anything is not clear, or you have a question relating to filling out the form, please do not hesitate to contact us on 0207 118 1133 or borrow@lendinvest.com

<b>Borrower Name</b>	
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## BROKER

Name			Company	
Are you?	Directly Authorised	Appointed Representative	Not Authorised	
FCA No				
Work tel				
Mobile		Email		
Address				
Postcode				

## NETWORK (if applicable)

Company			
Address			
Postcode		FCA No	

## PACKAGER (if applicable)

Name			Company	
FCA No		Authorised?	Yes	No
Work tel				
Mobile		Email		
Address				
Postcode		FCA No		Not Authorised?

## BROKER DECLARATION

I confirm that I am acting (and am authorised by the applicant to act) on behalf of the applicant(s) and have their permission to access their information and to supply it to you with this application and at any time during the life of the mortgage. I confirm that to the best of my knowledge and belief, the information contained in this application is true.

I confirm that a copy of this application will promptly, once submitted, be provided to the applicant.

I confirm that by submitting this application I consent to you sending me marketing information about your products and services (including by email) from time to time, unless I notify you otherwise.

I have read and agree to the Broker Terms of Business, available at <https://intermediaries.lendinvest.com/resources/>

Broker Signature	
Print name	
Date	

## GENERAL INFORMATION

**SOLICITOR'S DETAILS** (Please note the law firm must have a minimum of 3 SRA approved managers. To check, please refer to the Law Society website [www.lawsociety.org.uk](http://www.lawsociety.org.uk))

Solicitor's Details	
Name of firm	
Number of SRA approved Managers	
Contact	
Telephone	
Email	
Address	
Postcode	

## VALUATION PAYMENT AND ACCESS DETAILS

Contact details for payment of valuation fee	
Name	
Telephone	

Access details for inspection	
Contact name/ company	
Telephone	

## SECTION 1 – DETAILS OF LOAN

Briefly explain the refurbishment proposition	
LendInvest charge required	1st Charge Only
Property security (current market value)	
Purchase price	
Planned refurbishment costs	
Gross Development Value	
Day 1 Loan (max 70% of MV)	
Loan term (in months)	
Is refinancing included?	Yes      No
If yes, provide lender's name and outstanding balance	Name <span style="float: right;">Balance £</span>
Exit Strategy	
What is the source of the deposit funds?	
Is the deposit in a UK bank account (if not explain where the funds are located)	

## SECTION 2 – PRIMARY SITE BEING USED AS SECURITY

Property currently owned by	
Full Address	Postcode
Description of property/site	
Property's current use	
Tenure	Freehold      Leasehold
If leasehold, unexpired term of lease	
I confirm that the property has not and will not be lived in by the borrower or borrower's close family.	Yes, confirmed.      No
Provide summary of any particular risks that apply to the development location e.g adjacent properties, site access, flood risk, steeply sloping site etc	

### SECTION 3 – CORPORATE BORROWER (if applicable)

Company or Trust name			
Country of Incorporation			
Company Registration no		Date of Incorporation	
Registered Address		Postcode	
Postal Address		Postcode	
Director's / Key Shareholders (25%+) names and domicile	Name		Name
	% Share holding		% Share holding
	Domicile		Domicile
	Name		Name
	% Share holding		% Share holding
	Domicile		Domicile
Has the company ever been subject of any CCJ, Receivership, Bankruptcy or winding up order?			
Name and address of Company Accountant			
Which other companies hold an interest in the borrowing entity?			

PERSONAL GUARANTEES WILL NORMALLY BE REQUIRED FROM ALL SHAREHOLDERS/DIRECTORS WITH A 25% OR MORE SHARE HOLDING AND THE FOLLOWING SECTIONS MUST BE COMPLETED IN FULL IN RELATION TO EACH SUCH SHAREHOLDER/DIRECTOR

### SECTION 4 – INDIVIDUAL BORROWER/PG (if applicable, please use additional applicants section)

INDIVIDUAL DETAILS	APPLICANT ONE AND/OR GUARANTOR	APPLICANT TWO AND/OR GUARANTOR
Title		
Forename		
Surname		
Date of Birth		
Known by other names?		
Country of Birth		
Nationality		
Length of UK residency		
Do you have permanent rights to reside in the UK?		
Home telephone		
Mobile telephone		
Work telephone		
E-mail address		
Marital Status		
Present address		
Postcode		
At address since	(dd/mm/yy)	(dd/mm/yy)
Residential status	Owner With relatives	Tenant Other
	If other, provide further details:	
Rent or Loan repayments (per month)	£	£
Loan amount outstanding	£	£

Name and address of current lender/landlord		
Postcode		
Details of other mortgages or loans secured on main residence		
Previous address in last 3 years		
Postcode		
Time at address	From:                      To:	From:                      To:
Previous address in last 3 years		
Postcode		
Time at address	From:                      To:	From:                      To:

## SECTION 5 – EMPLOYMENT, INCOME AND EXPENDITURE

EMPLOYMENT	APPLICANT ONE AND/OR GUARANTOR	APPLICANT TWO AND/OR GUARANTOR
Current Employer/Employment		
Job Title		
Length of time with employer/self employed		
Gross Salary/last years net profit	£	£
Any other income	£	£
Source of other income		
Total income	£	£

## SECTION 6 – STATEMENT OF ASSETS AND LIABILITIES

### INDIVIDUAL/GUARANTOR 1

ASSETS	£ VALUE	ADDRESS
Main residence		
Other property 1		
Other property 2		
Other property 3		
Other property 4		
Savings / Investments		
Equity Investments		
Other Assets		
TOTAL ASSETS		
LIABILITIES	£ VALUE	LENDER
Mortgage/charges Main residence		
Mortgage/charges other property 1		
Mortgage/charges other property 2		
Mortgage/charges other property 3		
Mortgage/charges other property 4		
Other significant liabilities		
TOTAL LIABILITIES		
NET WORTH		

INDIVIDUAL/GUARANTOR 2		
ASSETS	£ VALUE	ADDRESS
Main residence		
Other property 1		
Other property 2		
Other property 3		
Other property 4		
Savings / Investments		
Equity Investments		
Other Assets		
TOTAL ASSETS		
LIABILITIES	£ VALUE	LENDER
Mortgage/charges Main residence		
Mortgage/charges other property 1		
Mortgage/charges other property 2		
Mortgage/charges other property 3		
Mortgage/charges other property 4		
Other significant liabilities		
TOTAL LIABILITIES		
NET WORTH	£ VALUE	LENDER

## SECTION 7 – CREDIT QUESTIONS

	APPLICANT ONE	APPLICANT TWO (OR GUARANTOR)
Have you ever been refused a mortgage on the property to be mortgaged?	Yes No	Yes No
Have any of the directors of the company/guarantors, or personal borrowers ever been declared bankrupt or entered into an Individual Voluntary Agreement?	Yes No	Yes No
Have any of the directors of the company/guarantors, or personal borrowers ever had a court judgment (including a CCJ) entered against them?	Yes No	Yes No
Have any of the directors of the company/guarantors, ever been an officer of a company in which a receiver or liquidator has been appointed?	Yes No	Yes No
Have you or any of the directors of the company/guarantors, (or any of the borrowers) ever been convicted of a criminal offence?	Yes No	Yes No
Have you or any of the directors of the company/guarantors, (or any of the borrowers) been a party to a development finance loan where the lender has exercised step in rights and/or taken recovery action?	Yes No	Yes No
Have you missed any secured loan/mortgage payments in the last 36 months?	Yes No	Yes No

If you have answered YES to any of these questions, please provide separate details in 'Other Disclosures' in Section 10

## SECTION 8 A – BANK ACCOUNT DETAILS

APPLICANT ONE AND/OR GUARANTOR		APPLICANT TWO AND/OR GUARANTOR	
Name of Bank		Name of Bank	
Contact		Contact	
Account Name		Account Name	
Account Number		Account Number	
Sort Code		Sort Code	
Length of time with Bank		Length of time with Bank	
Address of Bank		Address of Bank	
Postcode		Postcode	

## SECTION 8 B – COMPANY BANK ACCOUNT DETAILS

APPLICANT ONE AND/OR GUARANTOR	
Name of Bank	
Contact	
Account Name	
Account Number	
Sort Code	
Length of time with Bank	
Address of Bank	
Postcode	



## SECTION 9 – REFURBISHMENT INFORMATION

i) Please provide us with summary details of your experience in similar projects.	
ii) Schedule of works/ total refurbishment cost.	
iii) Details of the building contract (including any amendments to the standard form) and details of the contractor's indemnity insurance cover.	
iv) Is planning permission required, if so, please provide details here.	

## SECTION 10

### Other Disclosures

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## SECTION 11 – APPLICANT DECLARATION

LENDINVEST LIMITED, TRADING AS LENDINVEST AND ITS SUBSIDIARY COMPANIES, AFFILIATES, THEIR SUCCESSORS AND ASSIGNS ('LENDINVEST') will assess the information you have provided in your application and supporting documentation in order to decide whether or not to provide you with a Loan. Even if LendInvest issues an offer letter to you, we have the right at any time before any loan completes to withdraw, revise or cancel our offer.

It is important that you ensure that the information you have provided in your application and supporting documentation are correct. It is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you have provided such information, you may be reported to the police and prosecuted.

If false or inaccurate information is provided and fraud is identified, details will also be passed to Fraud Prevention Agencies (FPAs) to prevent fraud and money laundering.

Further details explaining how the information held by FPAs may be used can be obtained by visiting our website at [www.lendinvest.com/borrow/useful-documents/](http://www.lendinvest.com/borrow/useful-documents/).

For your own benefit and protection you should read the declarations carefully and ensure you understand them. If there is anything you do not understand and require explaining, please discuss this with your financial adviser and/or legal advisor before signing below.

### BY SIGNING THIS APPLICATION, YOU THE UNDERSIGNED:

- 1) Agree that LendInvest will use the information that you have provided for the purpose of assessing the prospect of providing a loan to you, by LendInvest and organisations with which LendInvest are affiliated or represented;
  - 2) Agree to notify LendInvest of any changes which have, or are likely to have an effect on the continuing accuracy of the information in this application and supporting documentation which may affect our willingness to provide you with a loan;
  - 3) Agree that any solicitor acting for you may disclose to us any information or documentation that we ask for about the transaction or property which is the subject of this application and you waive any duty of confidentiality or privilege which may otherwise exist in relation to this loan transaction;
  - 4) Agree that LendInvest and organisations with which LendInvest are affiliated or represented, that at any time provides or has any interest or prospective interest in this application may:
    - a. Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
    - b. Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about your creditworthiness, credit standing, credit history or credit capacity. In particular, we may provide a credit opinion in relation to you.
    - c. Provide any information contained in this application (and all information associated with this application) to any originator, finance consultant, financier, accountant, Credit Reference Agency (CRA), FPA, lawyer or third party involved with the prospective finance to be provided to you or as deemed appropriate by LendInvest (in its sole discretion).
    - d. Disclose any report or personal information about you to any organisation which may be required in relation to any form of securitisation of any finance, sale of notes or other form of transfer of the finance which may be provided.
    - e. Provide information to guarantors, any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.
  - 5) You will make all payments by Direct Debit, unless otherwise agreed with LendInvest. You acknowledge and understand that the amount that you pay each month or the date that you make your monthly payment may change and that in either case LendInvest will give you notice in writing before this happens. On this basis, you waive the normal fourteen days BACS notice requirement.
  - 6) You acknowledge and understand that any telephone calls and emails relating to your application or mortgage may be recorded and monitored for security, quality and/or training purposes.
- search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
- c. those at FPAs.
- We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. LendInvest may also register information about you and the conduct of your account with CRAs and FPAs and make periodic searches at CRAs and FPAs to manage your account with us.
- 2) 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 must be sure that you have their agreement to disclose information about them. CRAs 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.
  - 3) Information on this application will be sent to CRAs and will be recorded by them. Where you borrow from LendInvest, we will give details of your accounts and how you manage it/them to CRAs and to other third parties including other lenders. 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 and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
  - 4) LendInvest may make searches of records at FPAs who may provide LendInvest with information about other applications made and any data recorded and they will record information about your application so that other users of the agencies may use the information in making their decisions.
  - 5) If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
  - 6) If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
  - 7) We and other organisations may access and use from other countries the information recorded by FPAs.
  - 8) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.
  - 9) For the purpose of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply to us is LendInvest Limited. You have a right to see and receive a copy of information held about you on payment of a small fee and/or to ask for any inaccurate details to be amended. To obtain the records we hold about you and/or to amend inaccurate details, please write to: Data Protection officer, LendInvest Ltd, Two Fitzroy Place, 8 Mortimer Street London W1T 3JJ.

### HOW TO FIND OUT MORE

You have been provided with a condensed version of details of how your data may be used, if you would like to read the full details of how your data may be used please visit our website at [www.lendinvest.com](http://www.lendinvest.com) or write to The Risk & Compliance officer, LendInvest Ltd, Two Fitzroy Place, 8 Mortimer Street, London W1T 3JJ.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee:

CALLCREDIT, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414

EQUIFAX PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk).

EXPERIAN, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk](http://www.experian.co.uk).

If you want to receive details of the relevant FPAs this can be obtained by writing to The Risk & Compliance officer, LendInvest Ltd, Two Fitzroy Place, 8 Mortimer Street, London W1T 3JJ or visiting our website at [www.lendinvest.com](http://www.lendinvest.com).

### MARKETING

BY SIGNING THIS AGREEMENT, you provide your consent to receiving marketing materials from LendInvest. If you do not wish to receive such materials, please tick here:

By email:    By post:    By telephone:    By SMS:

Below is a condensed guide to the use of your personal information by LendInvest, CRAs and FPAs. You agree that your personal information may be used in accordance with the condensed guide and complete guide which is available here: [www.lendinvest.com/borrow/useful-documents/](http://www.lendinvest.com/borrow/useful-documents/)

- 1) When you apply to LendInvest for a loan and to open an account, LendInvest will check the following records about you and others (see 2 below)
  - a. our own;
  - b. those at CRAs. When CRAs receive a search from us they will place a

## SECTION 11 – APPLICANT DECLARATION (Part 2)

BY SIGNING THIS APPLICATION, YOU THE UNDERSIGNED UNDERSTAND AND AGREE:

- 1) To the Applicant Declaration (Part 1) on page 8 above;
- 2) That any valuation commissioned by LendInvest (at the borrower's cost) whether in advance of a loan being provided, or during the lifetime of the loan, is a mortgage valuation for the purposes of LendInvest only. The valuation is not a survey. The valuation will not be shared with or disclosed to the borrower and the borrower may not place any reliance on it. We recommend that you obtain your own survey upon which you can rely. LendInvest requires the borrower to pay for the valuation in advance. The valuation fee is non-refundable.
- 3) That, in order to mitigate fraud risk, the borrower and any other obligor will be required to sign the transaction documents in front of their solicitor, who will be required to provide a verification certificate.

SIGNATURE		SIGNATURE	
Applicant one and/or Guarantor		Applicant two and/or Guarantor (if applicable)	
Name of borrower		Name of borrower	
Signature of borrower		Signature of borrower	
Date		Date	
Corporate applicant one and/or Guarantor		Corporate applicant two and/or Guarantor (if applicable)	
Name of Director		Name of Director	
Signature of Director		Signature of Director	
Date		Date	