Approval in principle form

If you are filling this form in by hand, please complete it in block capitals throughout.

IS THIS APPLICATION A REGULATED MORTGAGE CONTRACT? ☐ YES ☐ NO

ADVISING INTRODUCER DETAILS

a dedicated Relationship Manager for every intermediary

Introducer name

Email

Landline

Mobile

Company name

FCA number

Company address

Are you ☐ Directly authorised ☐ Appointed representative ☐ Commercial broker

How did you hear about Greenfield

NETWORK OR CLUB

ARs only

Company name

Company address

FCA number

Contact name

Phone number

PACKAGER

where one is acting

Company name

Company address

FCA number

Contact name

Phone number

BROKER FEES

the fee split applies to packager cases only

IS THE CLIENT BEING CHARGED	CHARGED	AMOUNT £	PACKAGER £	INTRODUCING BROKER £
An upfront fee	☐ Yes ☐ No			
A fee on offer	☐ Yes ☐ No			
A fee on completion	☐ Yes ☐ No			
Any other fees	☐ Yes ☐ No			

Fee description

OTHER FEES

fees the client wishes to add to the loan

Does your client wish to add any of the fees below to the loan?

Lenders arrangement fee ☐ Yes ☐ No

On completion broker fee ☐ Yes ☐ No

Is there anything else we should know about the fees on this case?

Provide detail here

greenfield bridging Since 2009

LOAN REQUIRED

net of interest and fees

Net loan amount £ | Loan term (months) | Completion date

Loan purpose breakdown

Exit strategy

If the exit relies on the sale of property, will it be on the market prior to completion? ☐ Yes ☐ No

Borrowing entity ☐ Sole applicant ☐ Joint applicants ☐ Limited company

Names in which the loan is to be held

PERSONAL DETAILS

three years of address history is required

APPLICANT 1

Title

First name

Middle name(s)

Surname

Previous or other surname(s)

Date of birth

Nationality

National Insurance number

Home phone

Mobile phone

Work phone

Email

Residency in the UK years months

Current address

Time at address years months

Residency type ☐ Homeowner ☐ Rented ☐ Family

If homeowner, value £ Mortgage balance £

Previous address, if less than three years at current

Time at address years months

APPLICANT 2

Title

First name

Middle name(s)

Surname

Previous or other surname(s)

Date of birth

Nationality

National Insurance number

Home phone

Mobile phone

Work phone

Email

Residency in the UK years months

Current address

Time at address years months

Residency type ☐ Homeowner ☐ Rented ☐ Family

If homeowner, value £ Mortgage balance £

Previous address, if less than three years at current

Time at address years months

Where the current and previous addresses do not cover three years, provide the additional history in the notes section on page 5.

EMPLOYMENT AND INCOME

self employed, permanent, temporary, contract, student, retired

APPLICANT 1

Employment type

Business name

Business address

Job title

Time in role years months

Annual taxable income £

Other employment or income, with detail

APPLICANT 2

Employment type

Business name

Business address

Job title

Time in role years months

Annual taxable income £

Other employment or income, with detail

DISCLOSURE — HAVE YOU EVER

answer for each applicant

HAVE YOU EVER	A1 YES	A1 NO	A2 YES	A2 NO
Been bankrupt?	☐	☐	☐	☐
Made a composition with creditors, where they have accepted a proportion of a debt in full settlement, including an Individual Voluntary Arrangement (IVA)?	☐	☐	☐	☐
Had a property repossessed?	☐	☐	☐	☐
Had a court order for debt registered against you (CCJ)?	☐	☐	☐	☐
Failed to keep up repayments on a mortgage, credit card or other financial arrangement?	☐	☐	☐	☐
Broken any credit agreements?	☐	☐	☐	☐
Been associated with a business that has failed to keep up repayments on a mortgage, credit card or other financial arrangement, been insolvent or had a court order for debt registered against it?	☐	☐	☐	☐
Been convicted of theft, fraud or dishonesty?	☐	☐	☐	☐

IF YES TO ANY OF THE ABOVE, PROVIDE DETAIL HERE

SECURITY PROPERTY 1

the address, the tenure and the charge offered

Property address

Property type ☐ Residential ☐ Semi-commercial ☐ Commercial ☐ Other

Tenure ☐ Freehold ☐ Leasehold

Charge offered ☐ 1st charge ☐ 2nd charge

If leasehold, years remaining

Ground rent per annum £

Current value £

Purchase price £

Purchase date

Potential rental income per annum, if let or to be let £

Will you carry out any work to this property? If yes, complete the refurbishment appraisal on page 8 ☐ Yes ☐ No

Have you or any family member ever lived at, or do you intend to live in or personally use, this property? ☐ Yes ☐ No

Is this property ☐ Already owned ☐ Being purchased

Is the property currently habitable? ☐ Yes ☐ No

IF YOU ALREADY OWN IT

Currently ☐ Occupied by you ☐ Vacant ☐ Tenanted

Is there a mortgage against it? ☐ Yes ☐ No

Lender

Type

Balance £

Payment p/m £

IF YOU ARE PURCHASING IT

Your plan

☐ Live there ☐ Rent as a BTL ☐ Sell for profit ☐ Other

Deposit — savings £

Deposit — other £

Tenancy type, if tenanted

Full description of the property, the source of any other deposit, and detail of anything ticked as other

SECURITY PROPERTY 2

if a second property is offered as security

Property address

Property type ☐ Residential ☐ Semi-commercial ☐ Commercial ☐ Other

Tenure ☐ Freehold ☐ Leasehold

Charge offered ☐ 1st charge ☐ 2nd charge

If leasehold, years remaining

Ground rent per annum £

Current value £

Purchase price £

Purchase date

Potential rental income per annum, if let or to be let £

Will you carry out any work to this property? If yes, complete the refurbishment appraisal on page 8 ☐ Yes ☐ No

Have you or any family member ever lived at, or do you intend to live in or personally use, this property? ☐ Yes ☐ No

Is this property ☐ Already owned ☐ Being purchased

Is the property currently habitable? ☐ Yes ☐ No

IF YOU ALREADY OWN IT

Currently ☐ Occupied by you ☐ Vacant ☐ Tenanted

Is there a mortgage against it? ☐ Yes ☐ No

Lender

Type

Balance £

Payment p/m £

IF YOU ARE PURCHASING IT

Your plan

☐ Live there ☐ Rent as a BTL ☐ Sell for profit ☐ Other

Deposit — savings £

Deposit — other £

Tenancy type, if tenanted

Full description of the property, the source of any other deposit, and detail of anything ticked as other

ASSETS AND LIABILITIES

provide detail on all property owned

PROPERTY ADDRESS, INCLUDING POSTCODE	ESTIMATED VALUE £	MORTGAGE LENDER	MORTGAGE BALANCE £	MORTGAGE PAYMENT P/M £	RENTAL INCOME P/M £

YOUR SOLICITOR

a minimum of three principals at the firm is required

Company name

SRA ID number

Company address

Number of principals at the firm

Solicitor's name

Solicitor's phone number

Solicitor's email address

Confirm you can travel to your solicitor's office when you need to sign documents ☐ Yes

ADDITIONAL INFORMATION AND NOTES

including any further address history

RESIDENTIAL USE DECLARATION

answered by all applicants

DEFINITIONS

'The Security Properties' means any of the properties Greenfield are taking a charge over as security. **'Immediate Member Of Your Family'** means anyone who is a spouse, unmarried partner, parent, sibling, child or grandchild.

1 Will you or an 'Immediate Member Of Your Family' occupy or intend to occupy any of the 'The Security Properties'?	☐ Yes	☐ No
2 Did you purchase, or are you purchasing, all of 'The Security Properties' purely for business purposes with either the sole intention of letting it or them out under a rental agreement to a non-connected person, or to sell for profit?	☐ Yes	☐ No
3 Do you own other rental properties?	☐ Yes	☐ No
4 If you already own 'The Security Properties', have you or an 'Immediate Member Of Your Family' ever lived in any of 'The Security Properties'?	☐ Yes	☐ No
5 Have you inherited any of 'The Security Properties', or been gifted any of them, or acquired any of them from persons related to or known to you?	☐ Yes	☐ No
6 Tick this box if you consent to the use of your personal data by us for marketing, surveys and research.		☐

PRIVACY NOTICE

how we will use your personal data

Introduction

This Privacy Notice sets out how we'll use your personal data. Your personal data is data which by itself or with other data available to us can be used to identify you. We use your personal data in accordance with Regulation (EU) 2016/679, the General Data Protection Regulation (GDPR).

The types of personal data we collect and use

Whether or not you become a customer, we'll use your personal data for the reasons set out below and if you become a customer we'll use it to manage your loan. The sources of personal data collected indirectly are mentioned in this statement. The personal data we use may be about you may include:
Full name and personal details including contact information (e.g. home address and address history, email address, home and mobile telephone numbers);
Date of birth and/or age (e.g. to make sure that you're eligible to apply);
Financial details (e.g. salary and details of other income, expenditure and details of accounts with other providers);
Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources;
Family, lifestyle or social circumstances (e.g. the number of dependants you have);
Employment details/employment status for credit and fraud prevention purposes; and
Personal data about other named applicants. You must have their authority to provide their personal data to us and share this Privacy Notice with them beforehand together with details of what you've agreed on their behalf.

Providing your personal data

You must provide your personal data so we can process your application (unless you're a customer and we already hold your details).

Using your personal data: the legal basis and purposes

We'll process your personal data:
As necessary to perform our contract with you for the relevant loan: to take steps at your request prior to entering into it; to decide whether to enter into it; to manage and perform that contract; to update our records; and to trace your whereabouts in order to contact you about your loan and recovering debt.
As necessary for our own legitimate interests or those of other persons and organisations, e.g.: for good governance, accounting, and managing and auditing our business operations; to search at credit reference agencies (CRA's) at your home address; to monitor emails, calls, other communications, and activities on your account; to send you marketing communications.
As necessary to comply with a legal obligation, e.g.: when you exercise your rights under data protection law and make requests; for compliance with legal and regulatory requirements; for establishment and defence of legal rights; and for activities relating to the prevention, detection and investigation of crime; to verify your identity, make credit, fraud prevention and anti-money laundering checks.
Based on your consent, e.g.: when you request us to disclose your personal data to other people; to send you marketing communications where we've asked for your consent to do so. You're free at any time to change your mind and withdraw your consent. The consequence might be that we can't do certain things for you.

Sharing of your personal data

Subject to applicable data protection law we may share your personal data with: companies and other persons providing services to us; our legal and other professional advisors; fraud prevention agencies, CRA's, and debt collection agencies when we open your loan account and periodically during your loan; government bodies and agencies in the UK and overseas (e.g. HMRC and with regulators e.g., the Financial Conduct Authority, the Information Commissioner's Office); courts, to comply with legal requirements, and for the administration of justice; in an emergency or to otherwise protect your vital interests; to protect the security or integrity of our business operations; to other parties connected with your loan e.g. guarantors and other people named on the application including joint loan holders who will see your transactions; when we restructure or sell our business or its assets or have a merger or re-organisation; and anyone else where we have your consent or as required by law.

PRIVACY NOTICE, CONTINUED

identity, credit reference and retention

Identity verification and fraud prevention checks

The personal data we've collected from you at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment in future. We may also search and use our internal records for these purposes.

Credit reference checks

In order to process your application, we'll perform credit and identity checks on you at your home address with one or more credit reference agencies (CRA's). To do this we'll supply your personal data to the CRA's and they'll give us information about you. When we carry out a search at the CRA's they'll place a "footprint" on your credit file. A credit search will be undertaken where you've agreed/requested us to proceed with your application for credit and this will leave a footprint. This footprint will be viewable by other lenders and may affect your ability to get credit elsewhere. We may also continue to exchange information about you with CRA's while you have a relationship with us. The CRA's may in turn share your personal information with other organisations. Details about your application (whether or not it's successful) will be recorded and we may give details of your loans and how you manage them to CRA's. If you do not repay any debt in full or on time, they'll record the outstanding debt and supply this information to others performing similar checks, to trace your whereabouts and to recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted. A financial association link between joint applicants will be created at the CRA's. This will link your financial records and be taken into account in all future applications by either or both of you until either of you apply for a notice of disassociation with the CRA's.
The identities of the CRA's, and the ways in which they use and share personal information is explained in more detail in the 'Using My Personal Data' booklet, or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links: experian.co.uk/crain · equifax.co.uk/crain · callcredit.co.uk/crain

Criteria used to determine retention periods, whether or not you become a customer

The following criteria are used to determine data retention periods for your personal data: retention in case of queries — we'll retain your personal data as long as necessary to deal with your queries (e.g. if your application is unsuccessful); retention in case of claims — we'll retain your personal data for as long as you might legally bring claims against us; and retention in accordance with legal and regulatory requirements — we'll retain your personal data after your loan account has been closed or has otherwise come to an end based on our legal and regulatory requirements.

Your rights under applicable data protection law

Your rights are as follows: the right to be informed about our processing of your personal data; the right to have your personal data corrected if it's inaccurate and to have incomplete personal data completed; the right to object to processing of your personal data; the right to restrict processing of your personal data; the right to have your personal data erased (the "right to be forgotten"); the right to request access to your personal data and information about how we process it; and the right to move, copy or transfer your personal data ("data portability").

Contact

If you have a question, want to exercise your rights or make a complaint, please contact us on 0121 233 1188. You can also make a complaint to the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF, telephone 0303 123 1113, www.ico.org.uk

Agreement

I agree to the terms of this Privacy Notice and acknowledge that as part of my loan application the lender may undertake searches of my records with Credit Reference Agencies and Fraud Prevention Agencies and that information regarding my loan account including positive, delinquent and default data will be reported to those agencies and may be accessed by other organisations which search my records.

Property valuation statement

We may record details of the property and the purchase price (if applicable) on a database which will be used by us and other organisations to value properties, as well as for administration, research and statistical purposes. We will make a valuation appraisal of the property. The making of an advance implies no representation or warranty as to the condition or value of the property.

SIGNATURES

sign by hand, or digitally using the pen option

I/We, the undersigned, declare that the replies to the questions contained in this application are true and complete in every respect to the best of my/our knowledge, and understand that they may form the basis of any contract between me/us and the company making the advance. I/We have read and completed the residential use declaration and agree with the data protection and property valuation statements above.

APPLICANT 1	APPLICANT 2
Sign	Sign
Date DD / MM / YY	Date DD / MM / YY
Print name	Print name

BREAKDOWN OF WORKS

kitchen, bathroom, central heating, electrics and so on

DESCRIPTION OF WORKS	COST £

THE WORKS

timing, consents and the value on completion

How long will the works take, in months

Value of the property after the works £

Is building control or planning permission required for any of the above work? If yes, provide detail below ☐ Yes ☐ No

ADDITIONAL INFORMATION

including any knowledge of subsidence or Japanese knotweed

SIGNATURES

sign by hand, or digitally using the pen option

I/We, the undersigned, declare that the information is true and complete in every respect to the best of my/our knowledge, and understand that it may form the basis of any contract between me/us and the company making the advance.

APPLICANT 1

Sign

Date DD / MM / YY

Print name

APPLICANT 2

Sign

Date DD / MM / YY

Print name