

Important information about this application

- The Borrower must have a UK bank account.
- To help us issue an Offer Letter, in addition to this application form, please submit any further information you have e.g. valuation, mortgage offers etc.
- If you require more space, you can download an Additional Information Form from **octopus-realestate.com**.
- Please ensure this form is fully complete and signed by the Borrower(s), to avoid any delays in the application.

Introducer details

Contact name

Company name

Network/mortgage club (if applicable)

FCA registration number

Phone number

Mobile

Email address

Broker fee

£

%

Payable upfront

Deducted from net loan advance

A. Loan details

What is the land loan amount required

Refurbishment loan

Sales/refinance term

Build/refurbishment term

£

£

months

months

Works start date (DD MM YYYY)

Required completion date (DD MM YYYY)

At the end of the term are you

Refinancing

Selling

Deposit amount

Source of deposit

£

B. Contact information

Borrower company details

Company name

Company number

Phone number

Address

Postcode

Country of registration

Date of incorporation (DD MM YYYY)

Nature of business

Are there likely to be any significant changes to the borrower company's income/or expenditure during the term of the loan

No Yes If yes, please give details

Accountant

Name of firm

Contact name

Address

Postcode

Directors/Shareholders/Guarantors

Include every director and guarantor, as well as shareholders owning more than 20% in the borrower company.

For multi layered company structures please provide a company structure chart or include in section I.

If additional Directors/Shareholders/Guarantors then please download the **Additional applicant - company form** from octopus-realestate.com/resources/.

Shareholder/Director/Guarantor 1

Title (Mr/Mrs/Miss/Ms/Other)

First name

Last name

Residential address

Postcode

Time at present address

Years

Months

If less than 3 years, please provide previous address in section I.

Phone number

Mobile

Email address

Country of birth

Nationality

Date of birth (DD MM YYYY)

Role

If shareholder, shareholding percentage

Director

Shareholder

Guarantor

%

Shareholder/Director/Guarantor 2

Title (Mr/Mrs/Miss/Ms/Other)

First name

Last name

Residential address

Postcode

Time at present address

Years

Months

If less than 3 years, please provide previous address in section I.

Phone number

Mobile

Email address

Country of birth

Nationality

Date of birth (DD MM YYYY)

Role

If shareholder, shareholding percentage

Director

Shareholder

Guarantor

%

Shareholder/Director/Guarantor 3

Title (Mr/Mrs/Miss/Ms/Other) **First name** **Last name**

Residential address **Postcode**

Time at present address

Years **Months** If less than 3 years, please provide previous address in section I.

Phone number **Mobile** **Email address**

Country of birth **Nationality** **Date of birth** (DD MM YYYY)

Role **If shareholder, shareholding percentage**

Director Shareholder Guarantor %

Shareholder/Director/Guarantor 4

Title (Mr/Mrs/Miss/Ms/Other) **First name** **Last name**

Residential address **Postcode**

Time at present address

Years **Months** If less than 3 years, please provide previous address in section I.

Phone number **Mobile** **Email address**

Country of birth **Nationality** **Date of birth** (DD MM YYYY)

Role **If shareholder, shareholding percentage**

Director Shareholder Guarantor %

C. Solicitor

Name of firm **Contact name**

Address **Postcode**

Phone number **Email address**

D. Primary property being used as security for the loan

Address	Postcode
Freehold/leasehold	
Freehold Leasehold If leasehold, how many years left on the lease	years
Title number(s) (if known)	
Property description	
Property condition	
Purchase/refinance	
Purchase	Purchase price £
Refinance	Date purchased (DD MM YYYY)
Owned with no debt	Date purchased (DD MM YYYY)
Estimated value of the property	Current/future occupier
£	

E. Outstanding Mortgage(s) on primary property being used as security for the loan (only complete if security property is being refinanced)

Name of lender	Amount borrowed	Mortgage start date (DD MM YYYY)
	£	
Amount outstanding	Monthly instalment	Payment up to date
£	£	Yes No If no, value owed £
Further mortgages on the property	Yes No	
If yes, name of lender		
Amount outstanding	£	

F. Schedule of works/detailed refurbishment budget

Pure refurbishment costs	Contingency	CIL/S106	Professional fees		
£	£	£	£		
Marketing/advertising costs (not sales costs)	Status of planning permission			Expected GDV on completion	
£	Approved	Pending	Being submitted	N/A	£
Flats	Value £	NIA	Sq. ft.	GIA	Sq. ft.
Houses	Value £	NIA	Sq. ft.	GIA	Sq. ft.
Retail/commercial	Value £	NIA	Sq. ft.	GIA	Sq. ft.
Freehold	Value £	NIA	Sq. ft.	GIA	Sq. ft.

G. Valuation

Octopus Real Estate will instruct a valuer from its approved panel of surveyors to value the security property(ies). Please provide a contact name and phone number for the surveyor to call to arrange both payment and access.

Contact name

Phone number

Octopus Real Estate reserves the right to request a visit to any security property(ies) by its in-house asset manager.

H. Credit history

Has the borrower company's directors/shareholders/guarantors

Ever been refused a mortgage on the security property or any other property	Yes	No
Ever had a judgement for debt recorded against them or, if self employed/controlling director against your company?	Yes	No
Ever been declared bankrupt or if self employed/controlling director had a company go into administration?	Yes	No
Ever failed to keep up payments under and present or previous mortgage, rental or loan agreement	Yes	No
Ever been convicted or charged with any other offence other than a driving offence	Yes	No
Made a claim to the DSS in the last 12 months	Yes	No

If the answer is yes to any of the above, please give details in section I.

I. Additional information

Please provide any additional information i.e. explanation of adverse credit, previous address if been at current property less than 3 years etc.

J. Personal statement of assets and liabilities

Please complete one form per person. If assets are in the name of a Company or Trust, please advise details. Additional sheets can be found on [octopus-realestate.com/resources/](https://www.octopus-realestate.com/resources/).

Please note if you send a separate assets and liabilities form it must be signed and dated.

Income details (gross per annum)

Salary	£
Other annual income (e.g. pensions, annuities)	£
Bonus	£
Rental income	£
Dividends/investments	£
Other (interest income etc.)	£
TOTAL	£

Property investments

Full address	Your share of the property	%
	Estimated value	£
	Outstanding mortgage amount	£
Lender	Total net asset value	£
	Monthly rental income	£

Full address	Your share of the property	%
	Estimated value	£
	Outstanding mortgage amount	£
Lender	Total net asset value	£
	Monthly rental income	£

Full address	Your share of the property	%
	Estimated value	£
	Outstanding mortgage amount	£
Lender	Total net asset value	£
	Monthly rental income	£

Full address	Your share of the property	%
	Estimated value	£
	Outstanding mortgage amount	£
Lender	Total net asset value	£
	Monthly rental income	£

Main residence

Full address	Your share of the property	%
	Estimated value	£
	Outstanding mortgage amount	£
Lender	Total net asset value	£

Assets/investments/quoted shares/bonds/mutual funds

Company name	Number of shares or % held	Value of your shares
	%	£
	%	£
	%	£
	%	£

Cash/savings

Bank	Value
	£
	£
	£
	£

Liabilities – e.g. credit cards, loans, car finance etc.

Company name	Purpose	Amount outstanding
		£
		£
		£
		£

Any current personal guarantees

Lender	Amount
	£
	£
	£
	£

Shareholding(s) in any companies

Company name	% ownership	Value of your shares
	%	£
	%	£
	%	£
	%	£

Other assets – e.g. vehicles/valuables/collections

Description	Value
	£
	£
	£
	£

Company tax liabilities (only complete if you are a shareholder of a company)

Company name	Number of shares or % held	Value of your shares
	%	£
	%	£
	%	£
	%	£

Declaration and signature

Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a Loan. If the borrower company through its officers, shareholders or employees provided such information, those concerned may be reported to the police and prosecuted.

As a responsible lender Octopus Real Estate will carefully assess the information provided in the Application Form in order to decide whether or not to make the borrower company ("Company") an offer of a Loan. Even if we do issue an Offer Letter, we have the right at any time before any Loan completes to withdraw, revise or cancel our offer without providing a reason.

It is important that the officers of the Company ensure that the details provided in this Application Form are correct and that the signatories have read and understood the contents of this declaration.

To: Bridgeco Limited, trading as Octopus Real Estate and its subsidiary companies, their successors and assigns ("Octopus Real Estate").

Credit Reference Agencies & Credit Searches

I/We: Being officers of the Company

- (1) I/We confirm that I/we am/are duly authorised to make this application, have completed or fully read the contents of this Application Form and warrant and declare that the information provided is true and accurate to the best of my/our knowledge and belief; and
- (2) I/We agree and confirm that Octopus Real Estate may at any time make a search or register information about me/us and the conduct of my/our obligations and liabilities to Octopus Real Estate with a licensed credit reference agency in order to assist Octopus Real Estate in making credit decisions and occasionally for fraud prevention or for tracing debtors.

Processing of Applications

I/We: Being the Guarantor(s) named in this Application Form

- (1) I/We agree and confirm that Octopus Real Estate may at any time make a search or register information about me/us and/or the Company and the conduct of my/our and/or the Company's account with a licensed credit reference agency in order to assist Octopus Real Estate in making credit decisions and occasionally for fraud prevention or for tracing debtors.
- (2) I/We authorise Octopus Real Estate to:
 - (a) make searches of the records at fraud prevention agencies who may provide Octopus Real Estate 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; and,
 - (b) make such enquiries of any person or organisation (including my/our existing or previous mortgage lenders), as Octopus Real Estate considers necessary in connection with this application; and,
 - (c) pass information to financial and other organisations involved in fraud prevention to protect Octopus Real Estate from fraud and theft. Assisting Octopus Real Estate with the repayment of my/our Loan.

Assisting Octopus Real Estate with the repayment of my/our Loan

I/We: Being the officers of the Company and/or Guarantor(s) named in this Application Form

- (1) I/We agree that if I/we give Octopus Real Estate false or inaccurate information and Octopus Real Estate suspect fraud, then Octopus Real Estate will record this; and,
- (2) I/We authorise our solicitor or licensed conveyancer acting on my/our behalf to disclose to Octopus Real Estate or its solicitor and confirm that Octopus Real Estate is authorised to disclose to the Company's and/or my/our solicitor or licensed conveyancer, any information relating to this application; and,
- (3) I/We confirm that I/we give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information; and,
- (4) I/We acknowledge and agree that Octopus Real Estate takes its lending both responsibly and seriously and that as part of its Treating Customers Fairly policy, Octopus Real Estate prefers to be proactive and assist customers who need to repay their Loan(s); and,
- (5) I/We appreciate that Octopus Real Estate needs to ensure that the mortgaged property(ies) that the Company and/or others has/have provided as security for the Loan(s) must continue at all times to be insured and/or,
- (6) I/We acknowledge and agree that Octopus Real Estate needs to be able to contact some or all of the following in connection with any Loan that the Company or I/we may have with Octopus Real Estate, namely: the Company's solicitor, (where appropriate) the intermediary who introduced the Company's Loan application to Octopus Real Estate, other intermediaries and lenders who might be able to assist the Company with refinancing the Loan(s) with Octopus Real Estate and the insurance company(ies) that has/have insured the property(ies) that the Company or I/we have provided to Octopus Real Estate as security for the Loan.
- (7) Where Octopus Real Estate take or propose to take a guarantee or security from a third party for my/our obligations under the proposed loan or in respect of other indebtedness from me/us to Octopus Real Estate or where Octopus Real Estate take or propose to take a deed of consent and waiver from a third party in connection with the loan or the security for the loan then I/we consent to Octopus Real Estate now and from time to time disclosing information to the third party and their legal and other advisers, about me/us, my/our financial circumstances, the proposed loan, the purpose of the proposed loan, the conduct of my/our account(s) and my/our present and proposed liabilities and obligations to Octopus Real Estate.

Accordingly, the Company and Guarantor(s) hereby irrevocably confirm that until the Company's Loan has been repaid in full, Octopus Real Estate and its subsidiary companies, their successors and assigns may contact and disclose to any of the above mentioned person(s) or organisation(s) and they may disclose to Octopus Real Estate such information as Octopus Real Estate may consider reasonably necessary and have requested from such person(s) or organisations in dealing with the repayment or refinance of the Company's Loan(s) and/or in connection with the insurance of the property(ies) which comprises Octopus Real Estate security. All information supplied by you or about you at any time by any person may be held and retained after your account is closed and may be:

- disclosed to anyone who buys or might buy or fund your Mortgage; and, where you have fallen behind with your payments to credit reference and other agencies, and other third parties including other lenders;
- used by us and anyone appointed by us to manage your Mortgage, make lending decisions, or for business analysis or market research purposes.

From time-to-time we may send you marketing information about our products and services, however we will not share your information with anyone outside of Octopus Real Estate, for marketing purposes.

You have the right to opt out of receiving marketing material at any time, to do so please contact us. For further information, please see our privacy policy which can be found on our website [octopus-realestate.com](https://www.octopus-realestate.com).

By signing this Application Form I/we being officers of the Company confirm that the information provided is true, accurate and correct and I/we being the Guarantor(s) named in this Application Form declare that the information relating to my/our income and outgoings is true, accurate and correct and that I/we am/are financially able to meet all my/our financial commitments including any interest payments on the Company's Loan I/we are called upon to make.

I agree that I have read the **Privacy Policy** which has important information about how my personal data will be used by third parties and the potential consequences.

Professional reports, such as a survey or valuation report, although paid for by the borrower, are addressed to Octopus Real Estate. They can be released at our discretion but we reserve the right not to release these.

Shareholder/Director/Guarantor signatory 1

Signature

Date signed (DD MM YYYY)

Print name

Shareholder/Director/Guarantor signatory 2

Signature

Date signed (DD MM YYYY)

Print name

Shareholder/Director/Guarantor signatory 3

Signature

Date signed (DD MM YYYY)

Print name

Shareholder/Director/Guarantor signatory 4

Signature

Date signed (DD MM YYYY)

Print name

For more information please contact our team.

Octopus Real Estate, 33 Holborn, London, EC1N 2HT | 0800 294 6850 | residential@octopus-realestate.com | [octopus-realestate.com](https://www.octopus-realestate.com)

Octopus Real Estate is the trading name of Octopus Investments Ltd (Reg No 03942880), Bridgeco Ltd (Reg No 6629989), Fern Trading Group Ltd (Reg No 6447318), Octopus Commercial Term Ltd (Reg No 13486353), Nino Ltd (Reg No 9015082), Octopus Administrative Services Ltd (Reg No 03974202), Octopus Healthcare Development Ltd (Reg No 03788979) and ORE Lending Ltd (Reg No 12908588), all registered in England & Wales at: 33 Holborn, London, EC1N 2HT, and Octopus Real Estate S.ar.l. (Reg No B189290) registered in Luxembourg at: 412F, Route d'Esch, Grand Duchy of Luxembourg, 1471, Luxembourg. Octopus Investments Ltd is authorised and regulated by the Financial Conduct Authority. Issued: May 2024.

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