

ATOM

All Types of Mortgages Ltd

01403 27 26 25
www.atomltd.co.uk



SHORT FORM INVESTMENT APPLICATION FORM

SPECIALISTS IN GOOD SENSE



SHAWBROOK

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REQUIREMENTS FOR INDICATIVE MORTGAGE OFFER

- Broker partner to provide a detailed summary of the application.
- Fully completed and signed application form with authority to perform credit searches.

GUIDELINES TO COMPLETING FORM FULLY

- **Please complete sections 1-16 in BLOCK CAPITALS.** To ensure that we can process your application, it is really important that this form is completed fully. Therefore if there is an area of the form that you are not sure about, please ensure that you discuss this with your broker who will be happy to explain in more detail.
- You will need to sign the form in Sections 11 & 12, details below. Please ensure that all parties to the mortgage complete and sign the form.
- Section 12 is to confirm that you acknowledge the amount of the broker fee and that it is to be paid out of the mortgage balance on completion.
- Section 11 is to confirm that all the information contained within the application form is complete and correct.
- This form is available in Word if you would prefer to complete all fields on your computer; just ask your broker to email the form to you.
- The information in this form will be used to provide a decision in principle (indicative offer) for a commercial mortgage.
- The issue of a formal offer of finance is subject to receipt of a full application, supplementary forms, satisfactory valuation, status and acceptance.
- The teams at Shawbrook Bank will work closely with your broker to make sure your application is processed as efficiently as possible. You can help us with this by completing all forms fully and providing any originals of supporting information to your broker.
- Upon receipt of all documents we aim to provide a response to your broker within 3 days.

BROKER DETAILS

All introducers involved in the transaction need to be listed here

Shawbrook broker partner details (submitting intermediary):

Name of firm AToM (All Types of Mortgages Ltd) Telephone number 01403 272625
 Contact name Peter Email address service@atomltd.co.uk

Other introducer details (1)

Name of firm Telephone number
 Contact name Email address

Other introducer details (2)

Name of firm Telephone number
 Contact name Email address

1. MORTGAGE DETAILS

Application type (who is borrowing the money) Individual Limited company Sole trader
 Partnership LLP

Amount of loan required £ Mortgage/repayment term years/ months (STL1,2 &3 only)

I/we, the undersigned, declare that this loan is wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by me/us Yes No



1a. PRODUCT DETAILS

Product code _____ Expected interest margin _____ % _____ Estimated completion date (if known) / /

Property type Residential (living accommodation only) Semi commercial (some living accommodation e.g. shop & flat)
 Commercial (no living accommodation e.g. office)

Repayment options Capital & Interest - This is where there will be no capital due at the end of the term as both capital and interest is included within the monthly installments*
 Part Capital - This is where part of the capital balance will be due at the end of the term as only part capital is included within the monthly installments*
 Interest Only - This is where the full capital balance will be due at the end of the term as no capital is included within the monthly installments*

* Please note, the statements above assume satisfactory performance of the loan throughout the term.

IMPORTANT: Where all or part of the loan is arranged on an interest only basis, it is your responsibility to ensure there are sufficient funds available to repay the loan at the end of the term.

Please complete if you are looking for short term finance

As this is a short term facility please provide full details as to how you intend to repay the finance at the end of the term

How will monthly interest be paid? Serviced monthly by Direct Debit First 3 months deducted then paid monthly by client Fully retained from the loan

1b. MORTGAGE PURPOSE

Purpose of mortgage Purchase Refinance (where you are simply repaying finance already in place)
 Refinance & capital raising Capital raising (where the property currently doesn't have a mortgage and you wish to raise finance against it)
 Transfer of equity (where a property is being transferred into your name or the Ltd Co name at Land Registry– please note this must be at full market value)

In all instances where there is capital (additional monies other than to repay your existing mortgage) being raised we need a detailed breakdown as to how the funds are going to be used.

Debt consolidation (a) Property improvements(b) To release equity in a current property to use as a deposit to purchase other property (c) Other (d)

(a.) Debt consolidation – please detail below with all the debts you intend to pay off with the funds raised.

| Provider | Limit | Current balance | Monthly payment | Personal/ business debt |
|----------|-------|-----------------|-----------------|---|
| | £ | £ | £ | P <input type="checkbox"/> B <input type="checkbox"/> |
| | £ | £ | £ | P <input type="checkbox"/> B <input type="checkbox"/> |

(b.) Property improvement – please detail the improvements you are intending to make, together with the costings and timescales to complete these works.

Detail of work to be carried out (please include if planning permission or change of use is required, and whether you have this in place currently) Cost Timescale to complete works

£

£

- (c). Releasing equity in a current investment property in order to raise cash to purchase another – please detail whether any works have been done to the existing property to increase the value, what property you are looking to buy, are you borrowing just the deposit monies or are you going to be doing works to the property and how the finance will be raised on that property.
- (d). Other – please provide full details as to what the monies will be used for.

2. PERSONAL DETAILS

Applications in the name of a Limited Company will require all director(s) with shareholding of at least 20% to provide a personal guarantee and therefore will need to complete the form as a Guarantor.

Total number of borrowers (Please note each application form has space for 2 applicants)

Type of application Individual Ltd Co

Ltd Co/LLP name

Borrower/Guarantor 1

Title
Surname
Forename(s)
(including any middle names)

Borrower/Guarantor 2

Title
Surname
Forename(s)
(including any middle names)

3. PERSONAL & BUSINESS FINANCIAL HISTORY

Please ensure you provide accurate information within this section, Shawbrook performs thorough credit searches.

Borrower/Guarantor 1

Borrower/Guarantor 2

Please answer these questions on both a personal and business basis. With regards to the business, you need to declare any financial issues with any businesses you are associated with

Have you or your business ever:

Been bankrupt/sequestrated Yes No

Failed to keep up repayments on a mortgage, credit card or other financial arrangement? Yes No

Had a court order for debt registered against you? Yes No

Been subject to an individual Voluntary Arrangement (IVA) or a Company Voluntary Arrangement (CVA)? Yes No

Had an application for credit or mortgage refused? Yes No

Had a property repossessed? Yes No

Has the business ever made arrangements with creditors to repay a reduced amount in full settlement of a debt including a Company voluntary Arrangement (CVA)? Yes No

Have you or your business ever:

Been bankrupt/sequestrated Yes No

Failed to keep up repayments on a mortgage, credit card or other financial arrangement? Yes No

Had a court order for debt registered against you? Yes No

Been subject to an individual Voluntary Arrangement (IVA) or a Company Voluntary Arrangement (CVA)? Yes No

Had an application for credit or mortgage refused? Yes No

Had a property repossessed? Yes No

Has the business ever made arrangements with creditors to repay a reduced amount in full settlement of a debt including a Company voluntary Arrangement (CVA)? Yes No

If yes to any of the above questions please provide full details, including explanations around when this occurred, what it was in relation to and whether the situation has now been resolved in Section 9.



4. PRINCIPAL SECURITY DETAILS

This section is to be completed with the details of the property that you are purchasing or raising finance against. If there are multiple properties, please complete these details in section 8.

Property address

Tenure Freehold Feuhold Leasehold

If leasehold: Unexpired term years Do you own the freehold or any shares in the freehold directly or via a management company? Yes No

Ground rent (£) p.a. Service charge (£) p.a. Title number

Estimated value (£) Most recent valuation (£) Date
Please submit a copy if available

Please note – the valuation is instructed independently using our valuation panel manager and the choice of firm cannot be influenced by you or your broker. If you choose to withdraw your mortgage application after the valuation has been carried out, we will not be able to refund the fee.

Property Details

Description of property

House Flat HMO/student let Multi-unit block
 Retail unit with living accommodation Retail unit without living accommodation Leisure property Industrial property

Is the property standard construction? Yes No Is the property ex-local authority? Yes No

Is the property in a finished condition and ready to sell on or let out? Yes No

If no, please ensure you have completed section 1b of this form with full details. Your broker will forward this to the surveyor when instructing the valuation. If yes please forward a copy of all tenancy agreements with this application.

How many residential tenants will there be? How many commercial tenants will there be?

Does the property comprise more than one self-contained unit? Yes No If yes, how many units?

Do you or any connected party to this application have an interest in the adjoining property, or propose to purchase the adjoining property? Yes No

Similarly do you or a connected party own or are looking to buy any property which enjoys the same rights of way or share the same amenities? Yes No

If you answered Yes to either of the last 2 questions, please explain and provide copies of the Register Entries and colour filled title plan.

Where the property is a flat: How many floors does the block have? floor/s

What floor/s is/are the flat/s on? floor Does the property have a lift? Yes No

Occupation

On completion how is the property to be used? Rented out in its entirety (Investment) Part owner occupied/part investment

If the property is part let and part owner occupied, can you please confirm which area is let and owner occupied

Will you or a related person (spouse, common law partner, parent, sibling, child, grandchild, grandparent) dwell or intend to dwell at part of the property being offered as security? Yes No

If yes, does this part exceed 40% of the total security area? Yes No

4a PURCHASES ONLY – Please only complete this section if you are purchasing the property

Purchase price £ Estimated rental income £

Current value £ Anticipated completion date

Type of sale Private sale Purchase from builder Purchasing from relatives Purchasing from landlord as sitting tenant

Are you connected to the vendor in any way? Yes No If Yes, please provide details in Section 9

Will you be in receipt of any discount, price reduction, cash payment or incentive in respect of this property? Yes No If Yes, please provide details in Section 9

Deposit (to include stamp duty, legal fees etc.) £

Source of deposit monies: Gift/family loan £ Cash/savings £

Further borrowing £ Details Related sale £ Other £ Details

Where the property is commercial, have you discussed with your accountant or solicitor with regards to claiming your full entitlement to Capital Allowances? Yes No

If no, would you be interested in finding out more about how Capital Allowances could save you tax? Yes No

4b REMORTGAGES ONLY – Please only complete this section if you already own the property

Date property purchased Price paid (£)

Was the property acquired from an unrelated party at full market value Yes No

Name of current lender Mortgage account number

If the mortgage we are redeeming is from a bridging lender, can you please confirm the reasons why bridging was used and whether any payments have been made throughout the facility

Please confirm there have been no arrears in last 12 months Outstanding mortgage amount (£)

Are there any other charges secured against the property (e.g. overdraft)? Yes No
If yes please give details in section 9.

5 INVESTMENT DETAILS

Has your property portfolio changed since your last application? Yes No

If yes, please provide details here or complete a new property schedule

6. ADDITIONAL SECURITY DETAILS

This section is to only be completed where more than 1 security is being offered. If there are multiple, please complete this section for each of the additional properties (your broker will be able to provide more forms).

Property address

Tenure Freehold Feuhold Leasehold

If leasehold: Unexpired term years Do you own the freehold or any shares in the freehold directly or via a management company Yes No

Ground rent (£) p.a. Service charge (£) p.a. Title number

Estimated value (£) Most recent valuation (£) Date
Please submit a copy if available

Please note – the valuation is instructed independently using our valuation panel manager and the choice of firm cannot be influenced by you or your broker. If you choose to withdraw your mortgage application after the valuation has been carried out, we will not be able to refund the fee.

Property Details

Description of property

- House Flat HMO/Student Let Multi-unit block
 Retail unit with living accommodation Retail unit without living accommodation Leisure property Industrial property

Is the property standard construction? Yes No Is the property ex-local construction? Yes No

Is the property in a finished condition and ready to sell on or let out? Yes No

If no, please insure you have completed section 1b of this form with full details. Your broker will forward this to the surveyor when instructing the valuation. If yes please forward a copy of all tenancy agreements with this application.

How many residential tenants will there be? How many commercial tenants will there be?

Does the property comprise more than one self-contained unit? Yes No If yes, how many units?

Do you or any connected party to this application have an interest in the adjoining property, or propose to purchase the adjoining property? Yes No

Similarly do you or a connected party own or are looking to buy any property which enjoys the same rights of way or share the same amenities? Yes No

If you answered Yes to either of the last 2 questions, please explain and provide copies of the Register Entries and colour filled title plan.

Where the property is a flat: How many floors does the block have? floor/s
 What floor/s is/are the flat/s on? floor Does the property have a lift? Yes No

Occupation

On completion how is the property to be used? Rented out in its entirety (Investment) Part owner occupied/part investment

If the property is part let and part owner occupied, can you please confirm which area is let and owner occupied.

Will you or a related person (spouse, common law partner, parent, sibling, child, grandchild, grandparent) dwell or intend to dwell at part of the property being offered as security? Yes No

If yes, does this part exceed 40% of the total security area? Yes No

7. ADDITIONAL INFORMATION

Additional details referred to in the relevant sections of this form to be included below in support of your application.

| Section/Question | Additional Information |
|------------------|------------------------|
|------------------|------------------------|

8. BUILDINGS INSURANCE

You must have buildings insurance on any property mortgaged with us and would request that you forward a valid buildings insurance schedule to us. The buildings sum assured must be for not less than the reinstatement value given by the surveyor. If the advance is £750,000 or above, we will require our interest to be noted on the policy. Please note that completion cannot take place until this information is received on all properties secured by our charge.

We do not insist that the insurance is arranged through us but we can obtain a quotation for you from our recommended partners Giles Insurance.

Please tick this box if you would **not** like to receive a quotation

9. SOLICITORS DETAILS

Solicitors must be registered with the Law Society, Please note Licensed Conveyancers are not acceptable.

Purchase applications You will be required to instruct your own solicitors.

Refinance applications You have the option to proceed with or without solicitors acting on your behalf. If you would like to proceed without solicitors please leave the contact details blank and tick the box below.
Please note, we do reserve the right to insist that you instruct your own solicitors in certain circumstances.

Refinance & Purchase - Ltd Company Applications You will be required to instruct your own solicitors

Name of firm

Telephone number

Contact name

Email address

Address

I would like to proceed without a solicitor acting on my behalf



Please complete this form in full using a ball point pen and send it to:

Shawbrook Bank Limited
Lutea House, Warley Hill Business Park,
The Drive, Great Warley, Brentwood,
Essex, CM13 3BE

Instruction to your Bank or Building Society to pay by Direct Debit

Name(s) of account holder(s):

Service User Number

| | | | | | |
|---|---|---|---|---|---|
| 2 | 5 | 8 | 8 | 6 | 1 |
|---|---|---|---|---|---|

Reference

| | | | | | | | | | | | | | | | | | | | |
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Bank/Building Society account number:

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Branch sort code:

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Name and full postal address of your bank or building society:

| | |
|-----------------|-----------------------|
| To the manager: | Bank/Building Society |
| Address: | |
| | |
| Postcode: | |

Instruction to your Bank or Building Society

Please pay SHAWBROOK BANK LIMITED 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 SHAWBROOK BANK LIMITED and, if so, details will be passed electronically to my Bank or Building Society

| | |
|--------------|--|
| Signature(s) | |
| | |
| Date: | |



Banks and Building Societies may not accept Direct Debit instructions for some types of account

This guarantee should be detached and retained by the Payer

THE DIRECT DEBIT GUARANTEE



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, Shawbrook Bank Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Shawbrook Bank Limited 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 Shawbrook Bank Limited 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 Shawbrook Bank Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

**11. USE OF YOUR INFORMATION**

To administer and service this application and any mortgage advance that may be made by any company within the Shawbrook Bank Limited (Shawbrook) group and for related purposes Shawbrook may obtain, use and process personal data on you and the individuals named in this form and transfer such data to our group companies, professional advisers, third party mortgage service and administration companies and our group funders and their professional representatives. If you have asked for a buildings and/or life insurance quote then Shawbrook Buildings and Protection Limited will pass your personal data to insurers. Such data may include "sensitive personal data", as defined by the Data Protection Act 1998.

You consent to disclosure by Shawbrook of any confidential information (whether financial or otherwise) to any person who may be asked to provide any security or guarantee for the mortgage or their legal adviser. You agree to Shawbrook discussing the progress of this application and any associated matters with, and to sending copies of any correspondence to, your Intermediary and our professional advisers.

It is important that you provide accurate and updated information. Shawbrook will search records relating to you and the individuals named on this form at credit reference agencies ("your records"). They will add details of our search and your application to your records and this will be seen by other organisations that make searches. We may also check at fraud prevention agencies to prevent or detect fraud.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. You may notify us at any time if you believe that the information we hold is inaccurate and apply to have such information corrected.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please telephone Shawbrook on 01277 751 110 if you want to receive details of the relevant fraud prevention agencies. You have a legal right to these details.

We and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

Shawbrook, the credit reference agencies and the fraud prevention agencies will also use your records for statistical analysis about credit, insurance and fraud. Shawbrook may also use information about you to carry out market research. We and any company associated with and/or approved by us may disclose and use any information about you to advise you by post, telephone, email or other electronic media, about loan and other products and services provided by it or any third party which may be of interest to you, unless you notify us that you do not wish to be advised.

If you have made 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. Credit reference agencies 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 credit reference agencies to break that link.

You agree to the provisions of this section 16 and, where appropriate, confirm that you have the requisite authority to do so.

You and the individuals named on this form have a right under the Data Protection Act 1998 to receive a copy of the personal information that we hold about you by sending a written request along with a cheque for £10 made payable to us, to the following address: Shawbrook Bank Limited, Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE.

You will provide us with any updated financial information which we may reasonably and properly request.

Telephone calls between us and you in connection with the application and any loan may be recorded for monitoring or regulatory purposes or to maintain and improve our service or for training staff.

Shawbrook and its group of companies or approved third parties, may for marketing purposes provide details of products or services that may be relevant to your needs. If you do not want to receive this information please tick the box(es) below:

Us and our associated companies Third parties approved by us

Shawbrook is also committed to driving focus in the media in respect of the support given to Investors and SME's. Where possible we like to promote the products and services we offer using real examples. By signing below you are confirming your consent for Shawbrook to promote that we have been able to assist you, and we will include your name and/ or your business name within this promotion. If you would prefer not to be included please tick the following box

There are instances where we are able to discuss specific customers' cases in local and national press. We will contact you in advance to ensure that you are happy with the article that is being written but also to get your comments and ensure that your business benefits from any promotional work. Please tick if you would prefer not to be considered for these opportunities.

DECLARATION

I/We, the undersigned, declare that the replies to the questions contained herein are true and complete in every respect to the best of my/our belief and I/We understand that they will be relied upon by, and may form the basis of any contract between, the applicant(s) and the Shawbrook group company making the advance.

Signature of Borrower/Guarantor 1

Signature of Borrower/Guarantor 2

Date

Date

Print name

Print name

Where borrower is a Limited company or partnership

Capacity

Capacity

**12. BROKER FEE DEDUCTION**

By signing this declaration you acknowledge that we will pay the broker fee detailed below direct to your mortgage broker on completion. The broker fee will be deducted from the mortgage advance.

Broker name

A fee amounting to £

Signed on behalf of all borrowers

Print name

Date

You understand that if your broker is not the intermediary who submitted the application to Shawbrook Bank Limited (the 'submitting intermediary'), that we will pay any broker fee to the submitting intermediary for onward distribution to your broker. You also understand that it is not a condition of the advance that any broker fees are payable and any broker fee is a matter for agreement between you and your broker. Your broker will be acting as your agent.

STEPS TO ACHIEVING YOUR SHAWBROOK MORTGAGE

Your broker partner will provide you with details of what we can offer, discussing any requirements and confirming whether you are happy to proceed to valuation.



The valuation will be instructed and the surveyor will make contact with the appropriate person to arrange an appointment to inspect the property. In some instances you will need to provide additional information to the surveyor, but they will let you know what is required.



Once the valuation report is received along with all outstanding paperwork, a Lending Manager will assess the information with the view of progressing to Formal Mortgage Offer, which will be sent to you in the post with a copy emailed to your broker.



If you decide to proceed with this mortgage offer you have 14 days to sign and return the formal offer, along with a commitment fee of 0.25% of the loan amount which can be paid by cheque or debit card.



Once the signed Formal Mortgage Offer and commitment fee are paid, we will instruct our solicitors to commence the legal process. Shawbrook will also contact you directly to complete a telephone interview. This is to confirm the terms of the mortgage requested and to ask any final questions our Lending Managers may have on your application.



If you are required to instruct your own solicitor to act for you in connection with this application, our solicitor will contact your solicitors with details of their requisitions. If you do not require to instruct a solicitor, your broker will be updated with any requirements our solicitors need in order for them to complete the mortgage.



Once all legal and underwriting requirements are satisfied, we are able to proceed to completion.



Once completion takes place, you will receive a Welcome Letter confirming when your first payment is due, along with other information on your new commercial mortgage lender, Shawbrook.

**Next step**

If this application is successful an Indicative Mortgage Offer will be issued to you via your broker.

To enable us to issue you with a 'Formal Mortgage Offer' the following will be required. We would recommend that you provide Items 2-5 to your mortgage broker as soon as possible to avoid any unnecessary delays.

'FORMAL OFFER' REQUIREMENTS**Valuation report**

To be instructed by your broker via the Shawbrook Valuation Panel Manager upon payment of the fee from you, the client. The surveyor will confirm Market Rent on any investment properties. We recommend you contact local agents to check the current rental income potential for your property.

Any specialist reports and estimates recommended by the surveyor.

Business and personal bank statements

Updated bank statements will only apply if 12 months have passed since the first application or if there is a material change on the updated credit search that requires further investigation.

Copies of documents must be certified by a professional person as 'original seen' and dated. I.e. a UK lawyer, banker, an authorised financial intermediary or broker, accountant, post master/sub post master.

The following items will also be required prior to **'completion'**

'COMPLETION' REQUIREMENTS**Signed formal offer letter**

Original signed by all borrowers/guarantors & Commitment fee cheque/debit card payment.

Signed legal charge (standard security – Scotland) on all securities

Original signed and if required witnessed by all borrowers/guarantors.

Client telephone interview

All borrowers/guarantors will be interviewed over the telephone in order for the details of the proposal to be discussed in full

Buildings insurance schedule

Required on all properties taken as security, The buildings sum assured must be for the full reinstatement value as recommended by the surveyor. If the advance is over £750,000 our interest is to be noted on the policy.

Redemption statements from current Mortgagees (refinances non representation only)**Proof of deposit (purchases only)**

Evidence to cover the difference between the loan amount and purchase price, legal fees and stamp duty in the form of bank statements if monies are from own funds. If the monies are from a related sale, we will need confirmation from solicitors.

LEGAL REQUIREMENTS – you will need to provide this information to us or your solicitor**Licenses (if relevant)**

A property in multiple occupation (HMO), a copy of planning approval and/or a copy of the appropriate license is required.

If the property sells alcohol (restaurants, off licences, guest houses or public houses), a copy of the premises license will be required.

If a property is used as a children's day nursery a copy of an applicable OFSTED approval certificate is required.

Minutes of board meeting (limited companies only)**Legal conditions precedent**

Please note that the above criteria is for guidance only and is subject to change.

All applications are subject to status and acceptance.

Shawbrook Bank Limited

REGISTERED OFFICE: LUTEA HOUSE, WARLEY HILL BUSINESS PARK, THE DRIVE, GREAT WARLEY, BRENTWOOD, ESSEX, CM13 3BE.

REGISTERED IN ENGLAND - COMPANY NUMBER 388466. AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY