



Product requirements

Minimum product requirements			Conditions precedent
Experienced property developer	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Hodge Bank to be Co-insured
Borrowing requirement between £500k and £2m	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Hodge Bank Panel Valuer to be engaged
Beneficial owner/borrower is a UK resident <i>(incorporated in the UK)</i>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Hodge Bank PMS to produce initial feasibility report
Development site is located in UK	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Hodge Bank PMS to monitor progress and approve drawdowns
Planning consent obtained <i>(where required)</i>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Hodge Bank panel solicitors to prepare legal documentation
Loan term is 24 months or less	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Minimum security (Mortgage, Debenture, Guarantee, and Architect Warranty)
Architect warranty available	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Development Appraisal and Cashflow attached to application
Equity contribution - 100% from Borrower	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Judicial review period expired at drawdown
Financial covenants			All appropriate permissions to commence development available
Max loan to GDV ratio below 65%	<input type="checkbox"/> Yes	<input type="checkbox"/> No	New Homes Warranty
Max loan to cost ratio below 80%	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

Business principal details

	Applicant 1	Applicant 2
Title	<input type="text"/>	<input type="text"/>
Full name	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> <small>Postcode</small>	<input type="text"/> <small>Postcode</small>
Nationality	<input type="text"/>	<input type="text"/>
UK Resident since	<input type="text"/>	<input type="text"/>

Borrower details *(Limited company)*

Borrower name

Registered address

Postcode

Business Address

Postcode

Company Reg No.

Incorporation Date

Directors / Shareholders (25% +)

Name	Shareholding	Address

Company advisors

Accountant Name

(Other) Name

Accountant Address

Postcode

(Other) Address

Postcode

Accountant Telephone

(Other) Telephone

Solicitor Name

(Other) Name

Solicitor Address

Postcode

(Other) Address

Postcode

Solicitor Telephone

(Other) Telephone

Development details

Current owner

Site address

Postcode

Site description
(attach any relevant photographs)

Tenure

Yes No

If leasehold, term remaining

Site location and local amenity
(include a location map if appropriate)

Proposed development details

Loan repayment strategy

Source of client equity share

Planning conditions
(s106 etc.)

Key contracts and development mandate

Appointed contractor

Architect

Structural engineer

New Homes Warranty Provider

Other

Risks/issues & mitigation

Ground risk

Environmental risk

Construction risk

Sales risk

Other

Borrower development experience

Please provide details of relevant development experience:

Summary details of last 5 projects completed

Property address	Project information	Project cost	Final GDV	Developer profit	Project outcome

Development appraisal

Purchase

Site / Property cost	<input type="text"/>	Purchase costs	<input type="text"/>
SDLT	<input type="text"/>	Total acquisition costs	<input type="text"/>

Development

Planning fees <i>(paid to date)</i>	<input type="text"/>	Total construction costs	<input type="text"/>
Total prof fees	<input type="text"/>	Contingency 5%	<input type="text"/>
Total development costs <i>(not including financing)</i>	<input type="text"/>		

Finance

Estimated loan	<input type="text"/>	Arrangement fee @ 3%	<input type="text"/>
Interest cost <i>(50% of Estimated Loan x terms in years @ 6% (typical) / 3mth LIBOR)</i>	<input type="text"/>		
Total funding costs	<input type="text"/>	Sales & marketing costs @ 1.5%	<input type="text"/>
Total Project Cost	<input type="text"/>		

Total Revenue

Gross Development Value	Sqft	Price per sqft	Total Sale Value
Unit			
Unit			
Unit			
Total Revenue / GDV			

Value of Scheme GDV	<input type="text"/>	Profit of Scheme	<input type="text"/>
Profit/Cost	<input type="text"/>	Cash / Equity Deployed	<input type="text"/>
Loan to Cost <i>(max 80%)</i>	<input type="text"/>	Loan to Value <i>(Max 65%)</i>	<input type="text"/>

Intermediary application

Direct application

Intermediary details

Applicant reference

Contact name

Company name

Address

Postcode

Telephone

Email

FCA registration number

Intermediary declaration

- I confirm that I am acting on behalf of the company/individuals 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 loan.
- I confirm that to the best of my knowledge and belief, the information contained in this application is true. If you suspect my or the applicant's involvement in fraudulent activity you will take appropriate action against me and/or the applicant.
- I have discussed the requirements of this loan with the applicant and informed them that, in order to assess the application, they need to provide you with complete and accurate details of the development, the company/individuals and their financial capability. I have explained that if they do not and as a result you are unable to assess the application you will not be able to proceed.
- I agree to your terms on my and the Firms behalf.

Privacy Notice – Confirmation that Customer Advised:

- How your credit reference and fraud prevention agencies, use customer information, is set out in more detail in your Privacy Notice which you have provided me with, or I have downloaded from www.hodgebank.co.uk/privacy. I have been provided with this as the Applicant(s) representative and in order to allow you to lawfully progress their application, you require confirmation that I, as the Applicant(s) representative, have provided a copy of the Privacy Notice to each of the Applicants, before you can lawfully proceed with their application.
- I confirm that I have provided each Applicant with a copy of the Privacy Notice.

Standard 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 Bank's approved service providers in relation to this application; Other members of Hodge Bank 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 Bank; 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 Bank 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 products and services that could be suitable for you. We would like your permission to contact you by phone, post, SMS or email.

It is understood that any consent provided is on behalf of all entities relating to this contract and, its the named company taking responsibility to inform all other entities or individuals of this privacy notice.

Please confirm if you would like to hear from us about these services:

Marketing Preferences

By Phone

By Mail

By Email

By SMS

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.

Standard declaration (Continued)

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 wants to raise a Subject Access Request.

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.

Director/ Partner 1

Customer signature

D D M M Y Y

Date

Director/ Partner 2

Customer signature

D D M M Y Y

Date

Get in touch

Phone: 02920 80 3000

Email: development@hodge.co.uk

Hodge, One Central Square, Cardiff CF10 1FS

www.hodgebank.co.uk/commercial

Hodge Bank is a trading name of Julian Hodge Bank Limited which is registered in England and Wales (No. 743437). It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its registered office is One Central Square, Cardiff, CF10 1FS.

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