

**APPROVAL IN PRINCIPLE FORM**

**IF FILLING IN BY HAND COMPLETE THIS FORM IN BLOCK CAPITALS**

**Is this application a Regulated Mortgage Contract?** Yes      No

| ADVISING INTRODUCER DETAILS   |             |
|---|-------------|
| 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/CLUB DETAILS (ARs must provide network details) | PACKAGER DETAILS |
|---|------------------|
| Company Name:   | Company Name:    |
| Company Address:  | Company Address: |
| FCA Number:   | FCA Number:      |
| Contact Name:   | Contact Name:    |
| Phone Number:   | Phone Number:    |

| BROKER FEES   |  |
|---|--|
| Is client being charged an upfront fee?      Yes      No      | (Packagers Only) How is this fee being split?                |
| If yes how much:  | Packager (£s):                      Introducing broker (£s): |
| Is client being charged a fee on offer?      Yes      No      | (Packagers Only) How is this fee being split?                |
| If yes how much:  | Packager (£s):                      Introducing broker (£s): |
| Is client being charged a fee on completion?      Yes      No | (Packagers Only) How is this fee being split?                |
| If yes how much:  | Packager (£s):                      Introducing broker (£s): |
| Is client being charged any other fees?      Yes      No      | (Packagers Only) How is this fee being split?                |
| If yes how much:  | Packager (£s):                      Introducing broker (£s): |
| Fee description:  |  |

| OTHER FEES  |   |
|---|---|
| Does your client wish to add any of the below fees to the loan? | Is there any additional information you need to provide us relating to the fees? (provide detail below) |
| Lenders Arrangement Fee:      Yes      No                       |   |
| On Completion Broker Fee:      Yes      No                      |   |

|   |                     |                           |
|---|---------------------|---------------------------|
| Net loan amount:  | Loan term (months): | Required completion date: |
| Loan purpose breakdown:   |                     |                           |
| Exit strategy:  |                     |                           |
| If exit relies on sale of property will it/they be on the market prior to completion: Yes      No |                     |                           |
| Borrowing entity: Sole Applicant      Joint Applicants      LTD Company                           |                     |                           |
| Name/s in which loan is to be held:   |                     |                           |

|                    |                         |                    |
|--------------------|-------------------------|--------------------|
| <b>APPLICANT 1</b> | <b>PERSONAL DETAILS</b> | <b>APPLICANT 2</b> |
|--------------------|-------------------------|--------------------|

|   |   |
|---|---|
| Title:  | Title:  |
| First Name:   | First Name:   |
| Middles Name(s):                                      | Middles Name(s):                                      |
| Surname:  | Surname:  |
| Previous/Other Surname(s):                            | Previous/Other Surname(s):                            |
| Date Of Birth:  | Date Of Birth:  |
| Nationality:  | Nationality:  |
| National Insurance Number:                            | National Insurance Number:                            |
| Home Phone:   | Home Phone:   |
| Mobile Phone:   | Mobile Phone:   |
| Work Phone:   | Work Phone:   |
| Email:  | Email:  |
| Length of residency in the UK:      Years      Months | Length of residency in the UK:      Years      Months |

Address history (we require 3 years address history, if current & previous address does not cover 3 years provide additional address history in notes section (page 5))

|   |   |
|---|---|
| Current Address:                                    | Current Address:                                    |
| Time at address:      Years      Months             | Time at address:      Years      Months             |
| Residency Type: Homeowner      Rented      Family   | Residency Type: Homeowner      Rented      Family   |
| (if homeowner) Value:      Mortgage Balance:        | (if homeowner) Value:      Mortgage Balance:        |
| Previous Address: (if less than 3 years at current) | Previous Address: (if less than 3 years at current) |
| Time at address:      Years      Months             | Time at address:      Years      Months             |

| APPLICANT 1  | EMPLOYMENT/INCOME DETAILS | APPLICANT 2  |
|--|---------------------------|--|
| Employment type (e.g.self employed, permanent full time, permanent part time, temporary worker, contract worker, student, retired etc) |                           | Employment type (e.g.self employed, permanent full time, permanent part time, temporary worker, contract worker, student, retired etc) |
| Business Name:   |                           | Business Name:   |
| Business Address:  |                           | Business Address:  |
| Job Title:   |                           | Job Title:   |
| Time in role:            Years            Months   |                           | Time in role:            Years            Months   |
| Annual Taxable Income:   |                           | Annual Taxable Income:   |
| Other Employment/income, provide detail:   |                           | Other Employment/income, provide detail:   |

| APPLICANT 1 | DISCLOSURE   | APPLICANT 2 |
|-------------|--|-------------|
| Yes    No   | HAVE YOU EVER  | Yes    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 BELOW**

|  |  |
|--|--|
|  |  |
|--|--|

**SECURITY PROPERTY 1 DETAILS**

|  |                 |  |  |
|--|-----------------|--|--|
| Property Address:  |                 |  |  |
| Property Type: Residential   | Semi Commercial | Commercial                               | Other (provide details)                      |
| Full description of the property:  |                 | Charge offered: 1st Charge               | 2nd Charge                                   |
| Tenure: Freehold   | Leasehold       | (If leasehold): Lease Remaining (years): | Ground Rent p/annum: £                       |
| Current Value:   | Purchase Price: | Purchase Date:                           |  |
| If you currently rent out or plan to rent out the property what is the potential rental income per annum:              |                 |  |  |
| Will you carry out any work to this property: Yes No (if yes, complete refurbishment appraisal on page 8)              |                 |  |  |
| Have you or any family member ever lived at, or intend to (in the future) live or use this property personally: Yes No |                 |  |  |
| Is this property: Already owned  |                 | Being purchased                          | Is this property currently habitable: Yes No |

**IF YOU ALREADY OWN THE PROPERTY**

|  |          |             |                       |        |                               |  |
|--|----------|-------------|-----------------------|--------|-------------------------------|--|
| Is the property currently: Occupied by you                   |          |             |                       | Vacant | Tenanted                      | (if tenanted provide detail of the tenancy type below) |
| Is there currently a mortgage (Mg) against the property: Yes |          |             |                       | No     | (if yes provide detail below) |  |
| Mg Lender:   | Mg Type: | Mg Balance: | Mg Payment per month: |        |                               |  |

**IF YOU ARE PURCHASING THE PROPERTY**

|   |  |             |                                      |  |  |                   |                 |       |                             |
|---|--|-------------|--------------------------------------|--|--|-------------------|-----------------|-------|-----------------------------|
| Source of deposit: Personal Savings(£s):        |  | Other(£'s): | (if other provide explanation below) |  |  |                   |                 |       |                             |
| What's your plan with this property: Live there |  |             |                                      |  |  | Rent out as a BTL | Sell for profit | Other | (provide explanation below) |

**SECURITY PROPERTY 2 DETAILS**

|  |                 |  |  |
|--|-----------------|--|--|
| Property Address:  |                 |  |  |
| Property Type: Residential   | Semi Commercial | Commercial                               | Other (provide details)                      |
| Full description of the property:  |                 | Charge offered : 1st Charge              | 2nd Charge                                   |
| Tenure: Freehold   | Leasehold       | (If leasehold): Lease Remaining (years): | Ground Rent p/annum: £                       |
| Current Value:   | Purchase Price: | Purchase Date:                           |  |
| If you currently rent out or plan to rent out the property what is the potential rental income per annum:              |                 |  |  |
| Will you carry out any work to this property: Yes No (if yes, complete refurbishment appraisal on page 8)              |                 |  |  |
| Have you or any family member ever lived at, or intend to (in the future) live or use this property personally: Yes No |                 |  |  |
| Is this property: Already owned  |                 | Being purchased                          | Is this property currently habitable: Yes No |

**IF YOU ALREADY OWN THE PROPERTY**

|  |          |             |                       |        |                               |  |
|--|----------|-------------|-----------------------|--------|-------------------------------|--|
| Is the property currently: Occupied by you                   |          |             |                       | Vacant | Tenanted                      | (if tenanted provide detail of the tenancy type below) |
| Is there currently a mortgage (Mg) against the property: Yes |          |             |                       | No     | (if yes provide detail below) |  |
| Mg Lender:   | Mg Type: | Mg Balance: | Mg Payment per month: |        |                               |  |

**IF YOU ARE PURCHASING THE PROPERTY**

|   |  |             |                                      |  |  |                   |                 |       |                             |
|---|--|-------------|--------------------------------------|--|--|-------------------|-----------------|-------|-----------------------------|
| Source of deposit: Personal Savings(£s):        |  | Other(£'s): | (if other provide explanation below) |  |  |                   |                 |       |                             |
| What's your plan with this property: Live there |  |             |                                      |  |  | Rent out as a BTL | Sell for profit | Other | (provide explanation below) |

| <b>ASSETTS &amp; LIABILITIES (provide detail on all proeprty)</b> |                 |                 |                  |                      |                   |
|---|-----------------|-----------------|------------------|----------------------|-------------------|
| Property Address (including postcode)                             | Estimated Value | Mortgage Lender | Mortgage Balance | Mortgage Payment p/m | Rental Income p/m |
|   |                 |                 |                  |                      |                   |
|   |                 |                 |                  |                      |                   |
|   |                 |                 |                  |                      |                   |
|   |                 |                 |                  |                      |                   |
|   |                 |                 |                  |                      |                   |
|   |                 |                 |                  |                      |                   |
|   |                 |                 |                  |                      |                   |
|   |                 |                 |                  |                      |                   |
|   |                 |                 |                  |                      |                   |
|   |                 |                 |                  |                      |                   |
|   |                 |                 |                  |                      |                   |
|   |                 |                 |                  |                      |                   |

| <b>YOUR SOLICITOR DETAILS</b>   |  |
|---|--|
| Company Name:   |  |
| Company Address:  |  |
| SRA ID Number:  | Number of principals at firm (minimum is 3): |
| Solicitors Name:  | Solicitors Phone Number:                     |
| Solicitors email address:   |  |
| Confirm you can travel to your solicitors office when you need to sign documents: Yes |  |

| <b>ADDITIONAL INFORMATION/NOTES</b> |
|-------------------------------------|
|                                     |

## RESIDENTIAL USE DECLARATION

### 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/are you purchasing all of the 'The Security Properties' purely for business purposes with either the sole intention of letting it/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 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

### 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 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](http://experian.co.uk/crain)  
[equifax.co.uk/crain](http://equifax.co.uk/crain)  
[callcredit.co.uk/crain](http://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;

The right to move, copy or transfer your personal data ("data portability"); and

### Contact

If you have 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 SAF, telephone 0303 123 1113, [www.ico.org.uk](http://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

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 agreed with the data protection and property valuation statements above.

sign below by hand or digitally using the pen option (which should be at the top left of the page)

**APPLICANT 1**

**APPLICANT 2**

|             |            |
|-------------|------------|
| Sign:       |            |
| Date:       | (DD/MM/YY) |
| Print Name: |            |

|             |            |
|-------------|------------|
| Sign:       |            |
| Date:       | (DD/MM/YY) |
| Print Name: |            |

Greenfield Bridging and Greenfield Mortgages are trading names of Greenfield Mortgages Ltd (company number 07636098), Greenfield Mortgages III Ltd (company number 09922574), Greenfield Mortgages (Holdings) Ltd (company number 08573091), Greenfield Mortgages (Holdings) II Ltd (company number 09922617) and Greenfield Mortgages II Ltd (company number 08574591) registered in England and Wales with registered office: Bank House, 8 Cherry Street, Birmingham, B2 5AL.

Greenfield Mortgages II Ltd is authorised and regulated by the Financial Conduct Authority for regulated mortgage contracts only. (FCA Ref No: 603625)

**REFURBISHMENT APPRAISAL FORM**

| Breakdown of works (i.e. Kitchen/Bathroom/Central Heating/Electrics etc) | Cost |
|--|------|
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |
|  |      |

|  |
|--|
| How long will works take (in months):  |
| Is building control or planning permission required for any of the above work: Yes      No<br>(if yes provide detail in additional info box below) |
| Value of property after above works have been carried out:   |

Additional Information (please provide any additional information such as knowledge of subsidence/Japanese Knotweed etc)

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 below digitally or by hand

**APPLICANT 2**

|   |
|---|
| Sign:   |
| Date: <span style="float: right;">(DD/MM/YY)</span> |

|   |
|---|
| Sign:   |
| Date: <span style="float: right;">(DD/MM/YY)</span> |

|             |
|-------------|
| Print Name: |
|-------------|

|             |
|-------------|
| Print Name: |
|-------------|