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Shawbrook Bank

Buy to let investment mortgage customer application form

Thank you for applying for a mortgage with us

To move to Formal Mortgage Offer, we require this application form to be completed in full and returned to us. If you have any queries on how to complete any of the sections, your broker will be happy to assist you.

Your broker should have told you how your information would be used by them, including that it would be provided to us. You should advise us immediately if this was not the case. The way in which we will use your information is set-out in our privacy notice at **https://www.shawbrook.co.uk/privacy-notice/**. If you would like a paper copy of our privacy notice, please telephone our Data Protection Officer on 01277 751110 or write to them at Shawbrook Bank Ltd, Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE to request one. By signing this application form you acknowledge that you have read our Privacy Notice.

1. Application details

1a. Broker partner details

Broker partner company name	Trinity Finance
Broker partner contact name	Rasit Aziz Gundogdu

1b. Case details

Application reference number (confirmed on your IMO)	2024110820
Application is in the name of	Blumin Capital
By completing this application form you acknowledge that you have been provided with our Privacy Notice.	☒
Is the main applicant a Limited Company / LLP? (If yes, please complete 1c Company Details)	Yes ☒ No ☐

1c. Company details

Limited company or LLP name	Blumin Capital ltd
Ltd Co or LLP registered trading address	Lynwood House, 373-375 Station Road, Harrow, England, HA1 2AW
Correspondence address (if applicable)	

Company number 08258647	UK incorporated? Yes ☒ No ☐

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2. Applicant Details

2a. Applicant Information

For applications in the name of a limited company, we will require all directors with shareholding of 20% or more to provide a personal guarantor. Any director in this position will therefore need to complete this form as a guarantor. Each application form can accept 2 applicants. If you need more, please obtain an additional copy of this page of the application form from your broker as required.

Question:	Borrower/guarantor 1 (as stated on IMO)	Borrower /guarantor 2 (as stated on IMO)
Full name	Asim Erturk	
Have you ever been known by another name?	Yes ☐ No ☒	Yes ☐ No ☐
If yes, please confirm other name(s)		
Does the applicant have permanent rights to reside in the UK?	Yes ☒ No ☐	Yes ☐ No ☐
Does the applicant hold a work permit/visa with more than 12 months to reside? (If yes, please provide details in the Additional information section.)	Yes ☐ No ☐	Yes ☐ No ☐
Country of birth	Turkey	
Nationality	British	
Country of residence	UK	
How long have you lived in the UK?	14 years 0 months	years months
Marital status	Married	
Residential status	Owner - Mortgaged ☒ Owner - Unencumbered ☐ Tenant ☐ With friends/relations ☐	Owner - Mortgaged ☐ Owner - Unencumbered ☐ Tenant ☐ With friends/relations ☐

2b. Contact Details

Main contact number	07501026662	
Additional contact number		
Email	asim@londonist.com	
Preferred contact method	Phone ☒ Email ☐	Phone ☐ Email ☐

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2c. Income & experience

For answer by all applicants:	Borrower/guarantor 1 (as stated on IMO)	Borrower /guarantor 2 (as stated on IMO)
How long have you been letting property?	10 years months	years months
Do you own 4 or more properties? (Please note if you own 4+ properties a separate Assets and Liabilities form will need to be completed.)	Yes ☐ No ☒	Yes ☐ No ☐
What is your employment status? (excluding your property investment portfolio)	Self-employed ☒ Employed full time ☐ Employed part time ☐ Retired ☐ Unemployed ☐	Self-employed ☐ Employed full time ☐ Employed part time ☐ Retired ☐ Unemployed ☐
Please confirm the amount of any additional **monthly** income (outside of your investment portfolio) that you receive	£ £156,000	£
What is your occupation? (excluding your property investment portfolio)	Letting agent	
Are you a director or shareholder of any other company? (If yes, please provide details in the Additional information section.)	Yes ☐ No ☐	Yes ☐ No ☐

2d. Financial History

Please answer on both a personal and business basis. With regards to the business, you must declare any financial issues for any business you are associated with.

Have you or your business ever:	Borrower/guarantor 1	Borrower/guarantor 2
Been bankrupt/sequestrated?	Yes ☐ No ☒	Yes ☐ No ☐
Failed to maintain repayments on a mortgage, credit card or other financial arrangement?	Yes ☐ No ☒	Yes ☐ No ☐
Had a county court judgement (CCJ) for debt registered against you?	Yes ☐ No ☒	Yes ☐ No ☐
Been subject to or are aware you will be subject to an Individual Voluntary Arrangement (IVA) or Company Voluntary Arrangement (CVA)?	Yes ☐ No ☒	Yes ☐ No ☐
Had a property repossessed?	Yes ☐ No ☒	Yes ☐ No ☐

If you have answered "YES" to any of the above questions, please ensure you confirm full details of the situation in the Additional information section.

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3. Property Information

3a. Loan Purpose

To be completed if you are purchasing the property to be mortgaged

Is the security a purchase or refinance?
(For Purchase, complete 3a.i. For Refinance, complete 3a.ii.)

Purchase ☒ Refinance ☐

3a.i. Purchases

Type of purchase

Private sale ☒ Purchase from builder ☐ Purchase from relative ☐ Purchase from landlord ☐ (sitting tenant) Transfer ☐

What is the purchase price? £ 4,000,000	Estimated rental income (PA) £ 330,000
Anticipated completion date D D M M Y Y Y Y 09/02/2025	Deposit amount £ (to include Stamp Duty and all fees) 1,000,000

If you are funding the deposit from additional lending, please confirm details below

Lender Term years Monthly payments £

Are you connected to the vendor in any way or acquiring the property at less than full market value?	Yes ☐ No ☒	**If yes to either question, please provide full details in the "Additional information" section.**
Are you receiving any discount, price reduction, cash payment or incentive in the transaction?	Yes ☐ No ☒	

3a.ii. Refinances

Are there other charges against the property? Yes ☐ No ☐

Who is your current mortgage lender?

Have there been any missed payments in the last 12 months? Yes ☐ No ☐

Was the property purchased from an unknown third party at full market value?
If no, please provide full details in the Additional information section. Yes ☐ No ☐

Is your current mortgage with a bridging lender? Yes ☐ No ☐

If yes, please confirm reason for bridging finance being in place

Have monthly payments been made throughout the facility? Yes ☐ No ☐

Are you applying to borrow more money than you currently owe on the property? Yes ☐ No ☐

If yes, please complete the following, how the additional funds will be used.

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Debt consolidation ☐ Please list details of the debts you will repay in the table below. If you need more space, please use the "Additional information" section.

Lender	Limit	Current balance	Monthly payment	Personal (P) or Business (B) debt
	£	£	£	P ☐ B ☐
	£	£	£	P ☐ B ☐
	£	£	£	P ☐ B ☐

Did your broker provide you with advice on debt consolidation? Yes ☐ No ☐

Property improvements ☐ (If you select this option please ensure you confirm full details of these works in 3c.)

Use to purchase another property ☐

Do you know which property you wish to purchase? (If yes, please provide the following information) Yes ☐ No ☐

Address of the other property you wish to purchase

Do you plan to do any works to the other property? (If yes, please ensure you confirm full details of these works in section 3c.) Yes ☐ No ☐

How will the finance be raised on the other property?

Other ☐ (Please confirm full details of how the funds will be used below)

3b. Security Information

We require some additional information about property you wish to mortgage with us to consider your application further. We will require a full valuation of the security property by a surveyor on our valuation management panel.

Property address 323 Green Lanes, London, N42ES

Title number(s) Please note the number of titles for the security may impact on the legal fees payable.		Estimated value £ 4,000,000
Tenure	Freehold ☒ Feuhold ☐	
	Leasehold ☐	Ground rent £ per annum
	Remaining term on lease years	Service charge £ per annum
	Do you own the freehold or any shares in the freehold, directly or via a management company?	Yes ☐ No ☒

Is the property standard construction? (if no, please provide details in Additional information section) Yes ☐ No ☐

Do you or any connected party to this application have an interest in or propose to buy the neighbouring property?	Yes ☐ No ☒	**If you have answered YES to either question, please provide full details and enclose register entries and a copy of the title plan (in colour) with your application.**
Do you or any connected party to this application own or are looking to buy a property which benefits from the same rights of way or share the same amenities?	Yes ☐ No ☒	

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Does the property contain a flat?	Yes ☐ No ☐
How many flats in total are there in the building?	What floor(s) is the security flat on?
Does the property have a lift?	Yes ☐ No ☐
Is the property a house of multiple occupancy?	Yes ☒ No ☐
How many bedrooms?	How many tenants?
Is a HMO Licence in place? Yes ☐ No ☐	Is the correct planning permission in place? Yes ☒ No ☐

On completion of your mortgage, how will the property be used? Rented Out

Fully rented out (investment) ☒	Part owner occupied/ part investment ☐	For the occupation of a spouse / partner or any other family member ☐

Please confirm which areas will be let and which will be owner occupied

Does the owner occupied part exceed 40% of the total area of the property being offered as security? Yes ☐ No ☒

Please provide details of the spouse / partner or other family member occupier.

Name of occupier	Relationship to you (Borrowers/guarantors)

If there are more tenants to detail than space allows for, please detail the remaining tenants on a separate sheet of paper and return with your application form.

Do you manage or intend to manage the property directly? Yes ☒ No ☐

3c. Planned works - Additional information

Please complete the below section if you are borrowing additional funds for either "property improvements" or "works to another property".

Works you plan to do (please list in the box below)	Anticipated cost?	Timescale to complete	Is planning permission in place?
	£		Yes ☐ No ☐ Not needed ☐
	£		Yes ☐ No ☐ Not needed ☐

If there is not enough room, please continue in the Additional information section

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3d. Additional security property information

If you have another property that will form security for the mortgage, please complete this section.

Property address

Title number(s)		Estimated value £	
Tenure	Freehold ☐ Feuhold ☐		
	Leasehold ☐	Ground rent £	per annum
	Remaining term on lease years	Service charge £	per annum
	Do you own the freehold or any shares in the freehold, directly or via a management company?		Yes ☐ No ☐
Is the property standard construction? (if no, please provide details in Additional information section)			Yes ☐ No ☐
Do you or any connected party to this application have an interest in or propose to buy the neighbouring property?		Yes ☐ No ☐	**If you have answered YES to either question, please provide full details and enclose register entries and a copy of the title plan (in colour) with your application.**
Do you or any connected party to this application own or are looking to buy a property which benefits from the same rights of way or share the same amenities?		Yes ☐ No ☐	
Does the property contain a flat?			Yes ☐ No ☐
How many flats in total are there in the building?		What floor(s) is the security flat on?	
Does the property have a lift?			Yes ☐ No ☐
Is the property a house of multiple occupancy?			Yes ☐ No ☐
How many bedrooms?		How many tenants?	
Is a HMO Licence in place? Yes ☐ No ☐		Is the correct planning permission in place?	Yes ☐ No ☐

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4. Final details

4a. Additional information

Please use this section to support the application including any changes since the IMO.

4b. Solicitor details

Refinance applications	All PURCHASE applications must complete the solicitor details. On REFINANCE applications there is an option to proceed without solicitors, although we reserve the right to insist that a solicitor is instructed in certain circumstances.

Would you like a solicitor to act on your behalf? Yes ☒ No ☐

Name of firm Regency Solicitors	Telephone number 0208 1499 457 - 07709774722
Contact name Bahar Gundogdu	Email address bahar@regencysolicitors.com

Address

6 Chesterfield Gardens, Mayfair, London, W1J 5BQ

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Shawbrook Bank

DIRECT Debit

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

Service User Number

2	5	8	8	6	1

Reference

Name(s) of account holder(s):

Bank/Building Society account number:

Branch sort code:

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 LIMTED 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

DIRECT Debit

- 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.

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5. Marketing Preference

From time to time, Shawbrook may wish to send you marketing information and newsletters about our own products and services by email, SMS and post. We may also wish to call you by telephone about our own products and services. If you do not want to hear from us in this way, you can opt-out by ticking the options below. If you do not opt-out now, you can contact us to tell us not to send further marketing at any time. Further details about how to do this, what our lawful reason is for this processing of your personal information and about your rights under data protection law, including in relation to marketing, are set out in our privacy notice referred to at the beginning of this application form.

☐ I do not wish to hear from you by **email** in relation to marketing.

☐ I do not wish to hear from you by **SMS** in relation to marketing.

☐ I do not wish to hear from you by **post** in relation to marketing.

☐ I do not wish to hear from you by **telephone** in relation to marketing.

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**
DocuSigned by: Asim Erturk AECE36E74E944C4...	
Date D D M M Y Y Y Y 11/26/2024	Date D D M M Y Y Y Y
Print name Asim Erturk	Print name
Where the borrower is a Limited company or LLP	
Capacity Ma'naging Director	Capacity