



# Portal Proposal Summary

**This form can be completed as a supplement to the Portal application and is designed to enable you to provide Atom with a more comprehensive understanding of the lending proposal, to provide any helpful context and reduce any potential processing delays caused by the need to request further information.**

It is not mandatory for you to complete this form as part of your customer's application; however, it is mandatory for you to provide a proposal summary as part of your application. The more information you can provide us upfront about the lending proposal, the easier it will be for our underwriting team to gain a complete understanding of the business and make an informed lending decision.

You can submit a lending proposal in your own format if you wish to do so, or this could be done within the Executive Summary section of the Portal, however any supplementary information (including this form) must be uploaded to the documents section of Portal when the application is submitted.

### **What type of information should be included?**

We're looking for any information you can provide about the business and the lending proposal that you think will help our underwriting team gain a greater understanding of the viability of the proposal that currently is not provided through the Portal.

# Portal Proposal Summary

Lending Proposal on behalf of:

**Please provide further information about the applicants**

(e.g Who they are, their experience in this sector, their main role in the business, what is their main source of income etc.)

**Tell us about the lending proposal and the business**

(e.g How does the business generate income, what does its past performance look like and what are its future plans? Further information on the tenants where you are submitting a property investment application etc.)

**Tell us some more information about the security being offered**

(e.g Who owns the property, how long do they intend to keep it, what are the future plans for the property etc.)

**Demonstrate how you've considered the ability of the client to repay the loan being requested (DSC/ICR)**

(Please highlight any one-off transactions, exceptional items and detail any relevant add-backs)