



# Application for short term funding

Please ensure all parts of this form are fully completed and properly signed as required on pages 8 & 9.

Date of Application:	BDM: (if applicable)
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## Personal details

	Applicant 1	Applicant 2
Name of Applicant:		
Previous Name: (If applicable)		
Relationship to Applicant		
Date of Birth:		
Home Address:	Post Code:	Post Code:
Nationality:		
Previous Address if moved in the last 3 years:	Post Code:	Post Code:
Company Name: (If applicable)		
Company Reg No: (If applicable)		
Business Address of Applicants:	Post Code:	Post Code:
Home Tel No:		
Work Tel No:		
Mobile No:		
E-mail Address:		
Bank Details:	Bank Name:	Bank Name:
	Account No:	Account No:
	Sort Code:	Sort Code:
Place of Birth: <small>(For security purposes)</small>		
Mother's Maiden Name: <small>(For security purposes)</small>		
National Insurance Number		
Drivers Licence Number		
Passport Number		
Are you on the electoral role: (Y/N)		



## Loan details

Loan Required:	Loan Amount Applied For (Net): £	Loan to Value %: %	Term Of Loan (months):
FCA Regulated Loan?	Yes <input type="checkbox"/> or No <input type="checkbox"/> (Only to be completed by Brokers)		
Reason Loan Required:		Please Tick	Other Comments:
	Purchase of Property: You must state purchase price: £		
	Equity Release for Property Developments & Improvements		
	Equity Release for Personal Debt Consolidation or Business Purposes:		
	Replace Existing Borrowings:		
	Other: (Please Specify)		
Proposals for Repayment of Bridging Loan:	Property Sale:	Re-Mortgage:	Other:
	Full Details:		
Anticipated Date of Drawdown:	DD/MM/YYYY		

## Property details

Full Address of Property to be taken as security:	Post Code:
Detailed Description of Property:	
Value £:	
Amount Owing On Existing Borrowings £:	
Name of Lender:	
Loan Ref No:	



## Property details continued

	Property 1	Property 2
Full Address of Additional Property Offered as Security for Loan: (Please Provide Description)		
Value £:		
Amount Owing On Existing Borrowings £:		

## Payment Options

Payment by standing order

Borrow Interest Payments for:  
(months)

1	2	3	4	5	6	7	8	9	10	11	12
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## Further supporting information

Detailed explanation of why bridging finance is required:



## Solicitor details (2 or more partners required)

Name of Solicitor(s) Acting for Applicant(s):			
Name of Firm: <small>(Must have two partners or more at firm)</small>			
Full Address of Firm:		Post Code:	
Email Address:	Contact Tel No:		
Contact Mobile No:	Fax No:		

## Broker / Introducer details

Full Introducer Details: <small>(Please complete all fields)</small>	FCA Reg No:	CCL No:	
Company Name:			
Broker Name:			
Full Address:	Post Code:		
Tel No:	Mobile No:		
Email:	Fax No:		
Broker Fee and/or Proc Fee:	Broker fee: £                      or                      % <small>(in addition to BFS commission)</small>	Proc Fee £                      or                      %	
Have you met the Client Direct with regards to this application?	IFYES Please Tick Box <input type="checkbox"/>		
	Please state date of visits, location of visits and who the meetings were with.		
	DATE OF VISIT:	NAME:	LOCATION:
	1.		
	2.		
	3.		
4.			
Any other comments:			
IF NO Please Cross Box <input type="checkbox"/>			



## Broker / Introducer details continued

Who Introduced the Client to you? (If applicable)	Name of Introducer /Contact Details	
	Name: _____	
	Company Name: _____	
	FCA No: _____	
	CCL No: _____	
	Contact Number: _____	
	Any other comments: _____	
Where did you hear of Bridging Finance Solutions?	Please Tick	Other Comments:
Existing Broker / Client		
Email – (Please State Address)		
Advert in Publication (please state magazine)		
Auction Advertising (please state which auctioneer)		
Recent Exhibition (Please state)		
NACFB		
Website Enquiry		
Recommendation (Name, Company, Contact details etc)		

## Credit History

	APPLICANT 1	APPLICANT 2
Have you ever been refused a mortgage on the property to be mortgaged or any other property?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever had a judgement for debt recorded against you or if self employed/controlling director, against your company?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever been bankrupt or compounded with your creditors?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreement?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever been convicted of or charged with an offence other than a driving offence?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Has a claim been made to the DSS in the last 12 months?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO



## Statement of personal assets and liabilities

	Applicant 1	Applicant 2
Name:		
Occupation:		
Business or Employers Name and Address:		
Time with Employer:		
Accountants Name and Address:		
Gross Annual Income:	£	£

Applicant 1			
1. Private Residential Address:			
Asset Value /Amount	£	Liabilities / Outstanding Debt :	£

Applicant 2			
1. Private Residential Address:			
Asset Value /Amount	£	Liabilities / Outstanding Debt :	£

2a. Investment Property Address:			
Asset Value /Amount	£	Liabilities / Outstanding Debt :	£

2a. Investment Property Address:			
Asset Value /Amount	£	Liabilities / Outstanding Debt :	£

2b. Investment Property Address :			
Asset Value /Amount	£	Liabilities / Outstanding Debt :	£

2b. Investment Property Address :			
Asset Value /Amount	£	Liabilities / Outstanding Debt :	£

For further investment property held - please provide a separate schedule.

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3. Personal Chattels & Motor Vehicles:			
Asset Value /Amount	£	Liabilities / Outstanding Debt:	£

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Asset Value /Amount	£	Liabilities / Outstanding Debt:	£

4. Bank & Building Society:			
Asset Value /Amount	£	Liabilities / Outstanding Debt:	£

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Asset Value /Amount	£	Liabilities / Outstanding Debt:	£

5. Other Investments / Insurance Policies:			
Asset Value /Amount	£	Liabilities / Outstanding Debt:	£

5. Other Investments / Insurance Policies:			
Asset Value /Amount	£	Liabilities / Outstanding Debt:	£

6. Equity /Shares /Investments:			
Asset Value /Amount	£	Liabilities / Outstanding Debt:	£

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Asset Value /Amount	£	Liabilities / Outstanding Debt:	£

7. Other:			
Asset Value /Amount	£	Liabilities / Outstanding Debt:	£

7. Other:			
Asset Value /Amount	£	Liabilities / Outstanding Debt:	£

8. Outstanding Personal Tax & Other Liabilities:			
Asset Value /Amount	£	Liabilities / Outstanding Debt:	£

8. Outstanding Personal Tax & Other Liabilities:			
Asset Value /Amount	£	Liabilities / Outstanding Debt:	£

<b>TOTAL £:</b>	£	£	
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<b>TOTAL £:</b>	£	£	
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## Applicant affordability checklist

Monthly Payments	Applicant 1:	Applicant 2:	Joint:
Car / Travel			
Existing Mortgage / Rent			
Utilities			
House Phone			
Holiday			
Food			
Internet			
Mobile			
Miscellaneous (i.e. Sky)			
Nursery / Child Care / Child			
Maintenance			
Insurances			
Entertainment			
Loans / HP / Credit Cards			
TOTAL £:			
INCOME £:			
Disposable Income / Mortgage Budget:			

I/We give consent for Bridging Finance Solutions and their solicitors to apply to the Land Registry / Land Charges for a search of the index of personal names in Land Registry form PN1.



## Declaration form

As a responsible lender Bridging Finance Solutions Group Ltd will carefully assess the information you have provided in the Application Form in order to decide whether or not to make you an offer of a short term bridging loan mortgage. Even if we do issue an Offer Letter to you, we have the right at any time before any loan completes to withdraw, revise or cancel our offer without providing a reason.

Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a mortgage. If you give such information, you may be reported to the police and prosecuted.

It is important you ensure that the details provided in this Application form are correct and that you have read and understood the contents of this declaration. By signing this form you confirm that the information it is correct.

To: Bridging Finance Solutions Group Ltd and its subsidiary companies, their successor and assigns ("Bridging Finance Solutions Group Ltd")

I/We Have completed or fully read the contents of this Application Form and warrant and declare that the information contained therein is true and accurate to the best of my/our knowledge and belief.

### Credit Reference Agencies & Credit Searches

I/We understand and confirm that:

Bridging Finance Solutions Group Ltd may make a search/or register information about us and the conduct of our account with licensed credit reference agency in order to assist Bridging Finance Solutions Group Ltd in making credit decisions and occasionally for fraud prevention or for tracing Debtors.

### Processing of Application

To process this application and to prevent or detect fraud, or to assist in verifying my/our identity, I/We authorise Bridging Finance Solutions Group Ltd to:

- i) make searches of the records at fraud prevention agencies who may provide us with the information.
- ii) make such enquiries of any person or organisation (including your existing or previous mortgage lenders), as Bridging Finance Solutions Group Ltd considers necessary in connection with this application.
- iii) pass information to the financial and other organisations involved in fraud prevention to protect Bridging Finance Solutions Group Ltd from fraud or theft.

Under the Data Protection Act 1998 you are entitled to know what information is held about you on our computers and certain other records and to ask for any inaccurate details to be amended. If you have any questions about the Data Protection Act, or your rights under it, please write to Bridging Finance Solutions Ltd, The Cottages, 86/88 Wallasey Road, Wallasey, Wirral, Merseyside, CH44 2AE. Bridging Finance Solutions Group Ltd are registered with the Information Commissioners Office under Registration reference ZA097200.

If submitting this form online - please complete the below in Block Capitals:

Applicant 1	Applicant 2
Signed: .....	Signed:.....
Print Name: .....	Print Name: .....
Dated: .....	Dated: .....

I/We understand that if I/we give Bridging Finance Solutions Group Ltd false or inaccurate information and Bridging Finance Solutions Group Ltd suspect fraud, the Bridging Finance Solutions Group Ltd will record this.

I/We authorise our solicitor or licensed conveyancer acting on my/our behalf to disclose to Bridging Finance Solutions Group Ltd or its solicitor and Bridging Finance Solutions Group Ltd is authorised to disclose to my/our solicitor or licensed conveyancer, any information that we give up no right to claim solicitor/client confidentiality or legal privilege in respect of such information.

### Assisting Bridging Finance Solutions Group Ltd with the repayment of your Mortgage and the Insurance of Properties

I/We acknowledge that Bridging Finance Solutions Group Ltd takes its lending both responsibly and seriously and understands that as part of its Treating Customers Fairly Policy, Bridging Finance Solutions Group Ltd prefers to be proactive and assist customers who need to repay their Bridging Finance Solutions Group Ltd bridging loan mortgage(s).

We also appreciate that Bridging Finance Solutions Group Ltd needs to be able to contact some or all of the following in connect with any loan that we may have with Bridging Finance Solutions Group Ltd, namely; our solicitor, (where appropriate) the intermediary who introduced our loan application to Bridging Finance Solutions Group Ltd and insurance company(ies) that has insured the property(ies) that we have provided to Bridging Finance Solutions Group Ltd as security for our loan.

Accordingly, we irrevocably confirm that until our loan has been repaid in full, any of the Bridging Finance Solutions Group Ltd Companies may contact and disclose to any of the above mentioned person(s) or organisation(s) and they may disclose to Bridging Finance Solutions Group Ltd, such information as Bridging Finance Solutions Ltd may reasonably consider necessary and request from such person(s) or organisation(s) in dealing with the repayment or refinance of our Bridging Finance Solutions Group Ltd bridging loan mortgage(s) and/or in connection with the insurance of the property(ies) which comprises Bridging Finance Solutions Group Ltd's security.

### Bridging Finance Solutions Group Ltd - Insurance Requirements

All security properties must be adequately insured. Unless indicated to the contrary, Bridging Finance Solutions Group Ltd's Insurance Intermediary will contact you to discuss your insurance requirements. Please tick here  if you do NOT wish us to contact you.