



Professional Intermediary details (if applicable)

Name:

Contact:

Address:

Post Code:

Tel: Fax:

Mob:

Email:

Please indicate how you would like to receive Bridging Finance Solutions Ltd documentation once we have processed your application.

Email Fax Post Collection

Use contact details above? Yes No, use -

This bridging loan mortgage cannot complete until we have received this application form fully completed and signed by all the borrowers .

NOTES TO HELP YOU COMPLETE THIS FORM

- If you require more space please use the spare page at the reverse.
- On this form words importing the singular are to include the plural; visa versa.

Remember, we are here to help. If you have any difficulty with or questions relating to the completion of this form, then please call us on **0151 639 7554** or email us at info@bridgingfinance-solutions.co.uk.

Office Use Only

Date Received: Date Reviewed:

Case Managers Name: Group:

REFERENCE NO.:



A | Loan Details

What are the funds going to be used for?
(full explanation required)

What is the minimum amount you require?

£

Term of Loan:

Required Completion Date:

How will the load be repaid?
(Full explanation required)

If repayment by refinance, please advise name of refinance lender

How will interest be funded?

Why is Bridging required?

B | Payment Options

Option 1 (Proof of affordability required)

Payments made by Standing Order monthly in arrears.

Option 2

Would you prefer to borrow the interest payments for up to 9 months?

Subject to the note below, with Option 2 we will increase your loan by an amount (that we will retain) to cover up to 9 months interest plus completion fees. This will eliminate the need for you to make payments from your own resources. When the loan is redeemed, we will credit you with any unused interest retention.

NOTE: The total loan must fit within our Loan To Value requirements and if Option 2 is selected this will determine the loan period unless special circumstances apply.

Please retain..... months interest



C | Your Details

Applicant/Guarantor 1

Title: Full Name:

Residential Address:

Post Code:

Time at present address: Years Months Estimated value: (if owned) £

Home Tel: Work Tel:

Email:

Mobile: D.O.B: / /

Marital Status: Occupation:

Gross Annual Income: (before tax & NI)

Have you ever used Bridging before? YES NO

If Yes, please give details:

Outstanding Mortgage(s) on your home:

Name of lender: Amount Borrowed: £

When mortgage commenced: M M / Y Y Y Y Monthly Installment: £

Amount outstanding: Payments up to date? YES NO, arrears £

Are there any further Mortgage(s) on your home? YES NO If YES, please give details in [Section L](#)

YOU MUST OWN YOUR OWN HOME TO QUALIFY FOR FINANCE

If company, please provide the details set out below and use the form to provide information on the Guarantor(s)

Company Name:

Company Registration Number: Country of registration:



Applicant/Guarantor 2

Title: Full Name:

Residential Address:

Post Code:

Time at present address: Years Months Estimated value: (if owned) £

Home Tel: Work Tel:

Email:

Mobile: D.O.B: / /

Marital Status: Occupation:

Gross Annual Income: (before tax & NI)

Have you ever used Bridging before? YES NO

If Yes, please give details:

Outstanding Mortgage(s) on your home:

Name of lender: Amount Borrowed: £

When mortgage commenced: M M / Y Y Y Y Monthly Installment: £

Amount outstanding: Payments up to date? YES NO, arrears £

Are there any further Mortgage(s) on your home? YES NO If YES, please give details in [Section L](#)

YOU MUST OWN YOUR OWN HOME TO QUALIFY FOR FINANCE

D | Your Solicitors Details

Applicant/Guarantor 1 & 2

Name of Firm:

Contact Name:

Address:

Post Code:

Tel: Fax:

N.B. If any property being offered as security is owned by more than one person, we may require all these persons to be parties on the loan



E | Primary property being used to raise mortgage against

Full address of property:

Post Code:

Property Status:

Already Owned Being Purchased

Estimated Value of Property:

Purchase Price/Price Paid £

If purchase price is less than the value of the property please explain this discount:

Charges: (First property is first charge only)

First Charge Second Charge

Is this property to be refurbished?

YES NO

If YES what is the estimated value of the work?

Property Description:

Commercial Detached House Semi Detached House
 Terrace House End of Terrace House Maisonette
 Detached Bungalow Semi-Detached Bungalow Flat Other

Number of Storeys:

1 2 3 4 5 6 7 8 9 10 11 12

Number of Bedrooms:

0 1 2 3 4 5

Est. Year Built:

Does the property have a garage?

YES NO

Under Construction:

YES NO

Ex-local Authority:

YES NO

Purchased under right to buy scheme:

YES NO

Security a new build property:

YES NO

Who will live in this property?

Self Relation Non Related Person N/A

Relationship to you?

Tenant Spouse Parent Grandparent
 Sibling Child Grandchild N/A



F | Additional property being used to raise mortgage against

Full address of property:
 Post Code:

Property Status: Already Owned Being Purchased

If 'Being Purchased' please state vendors name:

Estimated Value of Property: Purchase Price/Price Paid £

If purchase price is less than the value of the property please explain this discount:

Charges: (First property is first charge only) First Charge Second Charge

Is this property to be refurbished? YES NO

If YES what is the estimated value of the work?

Property Description: Commercial Detached House Semi Detached House
 Terrace House End of Terrace House Maisonette
 Detached Bungalow Semi-Detached Bungalow Flat Other

Number of Storeys: 1 2 3 4 5 6 7 8 9 10 11 12

Number of Bedrooms: 0 1 2 3 4 5

Est. Year Built:

Does the property have a garage? YES NO Under Construction: YES NO

Ex-local Authority: YES NO Security a new build property: YES NO

Purchased under right to buy scheme: YES NO

Who will live in this property? Self Relation Non Related Person N/A

Relationship to you? Tenant Spouse Parent Grandparent
 Sibling Child Grandchild N/A

Outstanding Mortgage(s) on additional property being used to raise mortgages against

Name of lender: Amount Borrowed: £

When loan commenced: MM/YYYY Monthly Installment: £

Amount outstanding: £ Payments up to date? YES NO, arrears £

*If more than one charge, please advise details in [Section L](#)

N.B. If there are more than two applicants or guarantors and/or other additional property is being also being used as security, please provide similar details on separate form



G | Valuation (please specify)

Have you instructed a valuation? YES NO If YES, valuer:

Or

Do you require Bridging Finance Solutions Ltd to instruct a valuation? YES NO

Is YES, please provide a contact name and phone number for the surveyor to call to gain access to the property

(Where there is a recent existing valuation on a residential property, it will need to be retyped on Bridging Finance Solutions Ltd form. The Existing valuation will only be accepted if the surveyor is on the Bridging Finance Solutions Ltd approved panel of surveyors)

H | Self Employed Applicants(s)

Applicant/Guarantor 1

Name of Business:

Address:

Post Code:

Tel: Fax:

How long established: Nature of Business:

Net Profit:(after business expenses) £ Your Share of Profit: £

Other income if applicable: £

Are there likely to be any changes in your income or expenditure during the term of the bridging arrangement? YES NO If Yes, please give details:

Name of accountant: Contact:

Address:

Post Code:



Applicant/Guarantor 2

Name of Business:

Address:

Post Code:

Tel: Fax:

How long established: Nature of Business:

Net Profit:(after business expenses) £ Your Share of Profit: £

Other income if applicable: £

Are there likely to be any changes in your income or expenditure during the term of the bridging arrangement? YES NO If Yes, please give details:

Name of accountant: Contact:

Address:

Post Code:



I | Employed Applicants(s)

Applicant/Guarantor 1

Name of Employer:

Address of Employer:
 Post Code:

Nature of Business: Position Held:

Is this job permanent? YES NO Period in job:

Gross income including regular overtime + bonuses: £ Other income is applicable: £

Are there likely to be any changes in your income or expenditure during the term of the bridging arrangement? YES NO If Yes, please give details:

Applicant/Guarantor 2

Name of Employer:

Address of Employer:
 Post Code:

Nature of Business: Position Held:

Is this job permanent? YES NO Period in job:

Gross income including regular overtime + bonuses: £ Other income is applicable: £

Are there likely to be any changes in your income or expenditure during the term of the bridging arrangement? YES NO If YES, please give details:



J | Bank Account Details

Applicant/Guarantor 1

Name of Bank: Contact:

Address of Bank:

Post Code:

Account Number: Sort Code:

Account Name:

Applicant/Guarantor 2

Name of Bank: Contact:

Address of Bank:

Post Code:

Account Number: Sort Code:

Account Name:

K | Credit History

Have you ever been refused a mortgage on the property to be mortgaged or any other property?

APPLICANT 1

YES NO

APPLICANT 2

YES NO

Have you ever had a judgement for debt recorded against you or if self employed/controlling director, against your company?

YES NO

YES NO

Have you ever been bankrupt or compounded with your creditors?

YES NO

YES NO

Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreement?

YES NO

YES NO

Have you ever been convicted of or charged with an offence other than a driving offence?

YES NO

YES NO

Has a claim been made to the DSS in the last 12 months?

YES NO

YES NO

*If you have answered YES to any of the above please give details in [Section L](#)



L | Additional Details

Please provide any additional information you believe will assist the application including any documents, e.g. existing valuation, mortgage offers etc. Please reference section names.



M | Assets & Liabilities

ASSETS	
Asset Type	Value (£)
Private Residence as above:	
Other Property: (address & postcode)	
1.	
2.	
3.	
Personal Chattels (inc. vehicles):	
Bank & Building Society Savings:	
Other Investments, Insurance Policies & Pensions:	
Equity Investments:	
Other Assets:	

LIABILITIES	
Liability Type	Value (£)
Mortgage / Charges (Names & Address):	
Mortgage / Charges on Other Property:	
1.	
2.	
3.	
Credit & Hire Purchase Commitments:	
Bank Overdrafts:	
Other Secured / Unsecured Loans:	
Balance Outstanding on Credit & Store Cards:	
Outstanding Personal Tax or Other Liabilities:	

Total Assets **Total Liabilities**
NET WORTH = £ **- £** **= £**

***Please complete a separate sheet for each applicant/guarantor**



N | Income & Expenditure

Applicant/Guarantor 1

Name: N.I. Number:
 Gross Annual Income (Before N.I., tax & pension) £

Monthly Domestic & Personal Expenses

Any Mortgage:	£ <input type="text"/>	Council tax/water rates:	£ <input type="text"/>
Electricity:	£ <input type="text"/>	Gas:	£ <input type="text"/>
Telephone:	£ <input type="text"/>	Housekeeping: (inc. food)	£ <input type="text"/>
Child care costs: (inc. school fees):	£ <input type="text"/>	Other Loans:	£ <input type="text"/>
Insurance/endowment/pension premium:	£ <input type="text"/>	Car expenses:	£ <input type="text"/>
Season tickets/transport:	£ <input type="text"/>	Credit/store cards:	£ <input type="text"/>
Clothing:	£ <input type="text"/>	Holidays:	£ <input type="text"/>
Entertainment:	£ <input type="text"/>	Other:	£ <input type="text"/>
Total Monthly Expenses:	£ <input type="text"/>		

Your Monthly Income

A | Total Monthly Income: £ B | Total Monthly Expenses: £
 SURPLUS (A - B =) £

Details of monthly income:

Are there likely to be any significant changes to your income or expenditure during the term of the Bridging Finance Solutions Group Ltd? YES NO If YES, please give detail:

Has your annual net income over the previous financial year exceeded £150,000 YES NO



Declaration & Signature

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.

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 nay 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 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.

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.

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.

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, 86/88 Wallasey Road, Wallasey, Wirral, Merseyside, Ch44 2AE

Applicant/Guarantor 1

Please enter your full name in CAPITALS - By doing so this is deemed signed

Signature
Print Name
Date

Applicant/Guarantor 2

Please enter your full name in CAPITALS - By doing so this is deemed signed

Signature
Print Name
Date