

Application Form

for unregulated mortgages



BRIDGE INVEST

Please note we do not lend against the following:

- | | |
|-----------|--|
| Security: | <ul style="list-style-type: none">• Property outside England & Wales• Land |
| Usage: | <ul style="list-style-type: none">• Charities• Schools & nurseries• Care homes or foster homes• Places of worship |
| Purpose: | <ul style="list-style-type: none">• Development finance |



1. Loan Details

LOAN REQUIREMENT

Net loan amount: £

Anticipated completion date: / /

Loan term required months

LOAN PURPOSE

- ☐ To purchase the property being granted as security
- ☐ To purchase another property
- ☐ To refinance
- ☐ Capital raising for business purposes
- ☐ Acquisition of Company (that owns the property)

FUNDING INFORMATION

Is the purpose of the loan predominantly for business purposes? ☐ Yes ☐ No

If marked yes, please explain the business purpose of the loan below:

Will Bridge Invest hold a second legal charge over the security? ☐ Yes ☐ No

Has the borrower or their family[†] ever resided at the property granted as security? ☐ Yes ☐ No

Does the borrower or their family[†] currently reside at the property granted as security? ☐ Yes ☐ No

Does the borrower or their family[†] intend to reside at the property granted as security? ☐ Yes ☐ No

- How do you intend to service the interest payments?
- ☐ Property income
- ☐ Savings
- ☐ Business cash flow

Other:

[†] 'Family' means anyone who is a spouse, parent, brother, sister, child, grandparent or grandchild; or any other person whose relationship with me/us has the characteristics of the relationship between husband and wife.



1. Loan Details continued

How do you intend to repay the loan?

☐

Sale of asset granted as security

☐

Sale of another property

☐

Refinance

Other:

For purchase, how do you intend to raise the deposit?

☐

Savings

☐

Property income

☐

Business cash flow

☐

Gift or inheritance

Other:



2. Security Details

Multiple securities: If you want to provide more than one property as security, please complete the security details section for each property on a separate application form.

SECURITY ADDRESS

Address line 1	<input type="text"/>		
Address line 2:	<input type="text"/>		
Town or City:	<input type="text"/>	Postcode:	<input type="text"/>
County:	<input type="text"/>	Country:	<input type="text"/>

PROPERTY DETAILS

Property description:	<input type="text"/>		
Estimated valuation:	£	<input type="text"/>	
Purchase price (if applicable):	£	<input type="text"/>	
Selling agent name (if applicable):	<input type="text"/>		
Please select the current use of the property:	<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Semi-commercial
Is the property a new build?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Was the property purchased below market value?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are there any overage clauses over the property proposed as a security?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the property ex-local authority?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Has the property been gifted or inherited?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Has any applicant entered into a deed or declaration of trust or are there any other parties that have a beneficial interest in the property other than the applicants?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
If purchased below market value, what was the reason?	<input type="text"/>		
Is the property known to have any of the following problems:	<input type="checkbox"/> Asbestos	<input type="checkbox"/> Japanese Knotweed	
	<input type="checkbox"/> Planning Breaches	<input type="checkbox"/> Other	
Does the property currently have any of the following:	<input type="checkbox"/> Rent arrears	<input type="checkbox"/> Squatters	
	<input type="checkbox"/> Insurance Claims	<input type="checkbox"/> Party wall disputes	
	<input type="checkbox"/> Subsidence, fire or flood damage		
What is the tenure of the property:	<input type="checkbox"/> Freehold	<input type="checkbox"/> Share of freehold	
	<input type="checkbox"/> Leasehold	<input type="text"/>	years remaining
If the property is a leasehold, does the applicant or a related party own the freehold?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	



2. Security Details continued

EXISTING MORTGAGES

Skip this section if there is no existing mortgage on the property.

	Mortgage 1	Mortgage 2
Lender name:	<input type="text"/>	<input type="text"/>
Amount outstanding:	£ <input type="text"/>	£ <input type="text"/>
Monthly mortgage payment:	£ <input type="text"/>	£ <input type="text"/>
If in arrears, by how much?	£ <input type="text"/>	£ <input type="text"/>
Will the mortgage be repaid upon taking the loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you utilised any mortgage payment holidays in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

PLANS DURING THE LOAN

	Yes	No
Is the security habitable? <i>e.g. working kitchen/bathroom</i>	<input type="checkbox"/>	<input type="checkbox"/>
Does the property have planning permission?	<input type="checkbox"/>	<input type="checkbox"/>
Is the security currently undergoing heavy refurbishment?	<input type="checkbox"/>	<input type="checkbox"/>
Are any of the following to be carried out during the loan term?	<input type="checkbox"/> Structural changes	
	<input type="checkbox"/> Demolition	
	<input type="checkbox"/> Refurbishment	

TENANCY DETAILS

Number of tenancy agreements:	<input type="text"/>
Current occupancy:	<input type="checkbox"/> Rented <input type="checkbox"/> Vacant
Are any of the tenants	<input type="checkbox"/> Protected tenants <input type="checkbox"/> DSS
	<input type="checkbox"/> Government staff <i>e.g. diplomat</i> <input type="checkbox"/> Diplomats
	<input type="checkbox"/> Supported by a charity
What is the rental income of the property?	£ <input type="text"/>

OTHER

Is there anything that may adversely impact the property value?	<input type="text"/>
---	----------------------



3. Applicant Details

Multiple Applicants: Additional individual borrowers, guarantors or company directors must fill out this section on a separate application form

PASSPORT INFORMATION

Title:			
First name:			
Last name:			
Other/previous names:			
Date of birth:		/	
Country of birth:			
Nationality:			
Marital status:			

CONTACT DETAILS

Email:			
Mobile:			
Landline:			

CURRENT ADDRESS

Address line 1:			
Address line 2:			
Address line 3:			
Town or City:		Postcode:	
County:		Country:	

PREVIOUS ADDRESS

if time at current address is less than 3 years

Address line 1:			
Address line 2:			
Address line 3:			
Town or City:		Postcode:	
County:		Country:	



3. Applicant Details continued

RESIDENCE

Residential status:	<input type="checkbox"/>	Homeowner		
	<input type="checkbox"/>	Tenant		
	<input type="checkbox"/>	With relatives		
Right to reside in the UK permanently:	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
No. of years as a UK resident:	<input type="text"/>	years		

EMPLOYMENT STATUS INFORMATION

Employer name:	<input type="text"/>
Employment industry:	<input type="text"/>
Job title:	<input type="text"/>
Gross annual salary:	£ <input type="text"/>
Other income:	£ <input type="text"/>
Other income source:	<input type="text"/>

ADDITIONAL QUESTIONS

	Yes	No
Have you ever changed your name?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been refused a mortgage on the property to be granted as security?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been declared bankrupt or entered into an Individual Voluntary Agreement?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had a court judgment (including a County Court Judgement) against yourself?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been an officer of a company where a receiver/liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Have you missed any secured loan or mortgage payments in the last 12 months?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been convicted of a criminal offence?	<input type="checkbox"/>	<input type="checkbox"/>

If you answered 'yes' to any of the above, please provide details below:



4. Corporate Borrower Details

Skip this section if you are not borrowing via a company or partnership

COMPANY DETAILS

Company or trust name:	<input type="text"/>
Company registration number:	<input type="text"/>
Country of incorporation:	<input type="text"/>
Date of incorporation:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Has the company had a winding up petition made against it?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide further details:	<input type="text"/>
What is the current value of and CBILS or Bounce Back Loans against the company?	<input type="text"/>

COMPANY CONTACT

First name:	<input type="text"/>
Last name:	<input type="text"/>
Email:	<input type="text"/>
Mobile:	<input type="text"/>
Landline:	<input type="text"/>

REGISTERED OFFICE ADDRESS

Address line 1:	<input type="text"/>
Address line 2:	<input type="text"/>
Address line 3:	<input type="text"/>
Town or City:	<input type="text"/>
Postcode:	<input type="text"/>
County:	<input type="text"/>
Country:	<input type="text"/>

SHAREHOLDER NAMES IF SHAREHOLDING ≥25%:

Name	Address	Shareholding (%)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>



5. Key Contacts

CONTACT TO PAY VALUATION FEE

Name:

Email:

Mobile:

CONTACT FOR VALUER ACCESS

The appointed valuer will phone the following contact directly to arrange access to the property.

Name:

Email:

Mobile:

SOLICITOR'S CONTACTS

The law firm must have a minimum of 3 SRA approved managers. Please use www.lawsociety.org to check.

You are required to visit your solicitor's office to sign legal documents. Please ensure your chosen solicitor is easily accessible.

Name of
firm:

First name:

Mobile:

Last name:

Landline:

Email:

SRA
number:

BROKER DETAILS

Name of
firm:

First name:

Mobile:

Last name:

Landline:

Email:

Website

How did
you hear
of us?



6. Statement of Assets and Liabilities (Per Individual)

Personal Assets								
Address line 1	Address line 2	Address line 3	Town or City	County	Postcode	Country	(£) Value	% Ownership

Personal Liabilities			
Mortgage Lender	Balance Outstanding	% Ownership	TOTAL

Cash & Other Assets (e.g. cars, art, jewellery etc)	(£) Value	% Ownership
Stocks, Shares, Bonds & Trading Commodities	(£) Value	% Ownership

Overdrafts, Hired Purchase & Unsecured Loans (e.g. credit cards)	Balance Outstanding	% Ownership	
Other Liabilities (including personal guarantees)	Balance Outstanding	% Ownership	

Net Worth	



7. Refurbishment information

Skip this section if you do not intend to conduct any light or heavy refurbishment during the loan term

Project details (please attach a schedule of works separately):

Planning application reference(s) and council name (if applicable):

KEY PROJECT CONTACTS

	Company name	Contact name	Contact number
Architect			
Structural engineer			
Contractor			



8. Declaration

Multiple Applicants: Additional applicants must fill out this section on a separate application form

In accordance with standard lending policy, we may verify and credit check your application. This will involve the search of records held by credit reference and fraud prevention agencies. Such agencies not only provide credit and voters roll information, they can verify your identity and also record the details of searches including whether or not your application proceeds. We may check and record your details with fraud prevention agencies.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when checking details on applications for credit and credit related or other facilities, managing credit and credit related accounts or facilities, recovering debt, checking details on proposals and claims for all types of insurance, checking details of job applicants and employees.

We may search for similar applications made by me/us to other lenders and, if fraud is suspected, other relevant details will be shared with those lenders. Should you have any queries relating to the use and storage of information or if you want to receive details of the relevant fraud prevention agencies we use please write to us at info@bridgeinvest.co.uk. On request, you can receive a copy of all the information which we hold on file for you if you so wish; we may levy a small charge for this service.

I/we, the undersigned, declare that the replies to the questions contained in this application form and any supplementary application form(s) are true and complete in every respect to the best of my/our knowledge and understand that Bridge Invest Ltd has relied on the replies and may form the basis of any contract between me/us and Bridge Invest Ltd and its transferees and assignees. I/we consent to providing the broker/introducer, specified in this application form, the authority to act on my behalf and the permission to access my/our information at any time during the life of the loan.

Signature:

Wet signature required here

Print name:

Date:

 / /

Please attach the following for each individual borrower, guarantor or company director:

- Photo identification in the form of a passport or driving license.
- Proof of address in the form of a bank statement or public utility bill dated within the last 3 months. We do not accept mobile provider statements as a proof of address.
- If the borrower is a non-UK resident then **we also** require either a European Driving License or an MPAN number.