

Application for short term funding

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

Do you require assistance completing this application form ?

Please contact us via email on info@bridgingfinance-solutions.co.uk or telephone on 0151 639 74554 and we will endeavour to assist with any requirements.

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

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: (For security purposes)		
Mother's Maiden Name: (For security purposes)		
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):			
Do you or any of your family members live in the property, propose to live in the property, or have ever lived in the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, including Inheritance and Probate deals then the loan will be classed as Regulated under the Consumer BTL rules.				
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:						
Full name and date of birth of all people currently residing at the property now and during the term of the loan:						
Type of Dwelling	No. of Habitable Rooms:			No. of Bedrooms:		
	Is there a Garage at the Property? Yes or No					
Value £:						

Property details continued

Amount Owing On Existing Borrowings £:	
Name of Lender:	
Loan Ref No:	

	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:

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

Credit History continued

If you answered YES to any of the previous questions, please provide more details

	Applicant 1	Applicant 2
Name:		
Employment Status - Employed / Self Employed / Retired / Other (please state):		
Occupation:		
Business or Employers Name and Address:		
Time with Employer:		
Accountants Name and Address:		
Gross Annual Income from Employment:	£	£
Total Net Monthly Income from Employment (after all taxes):	£	£
Additional Net Monthly Income from other sources (please also state where from):	£	£
What age did you retire or what age are you planning to retire:		

Credit History continued

Applicant 1			
1. Private Residential 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 :	£

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

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

4. Bank & Building Society:			
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:	£

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

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

TOTAL £:	£		£
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Applicant 2			
1. Private Residential 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 :	£

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

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

4. Bank & Building Society:			
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:	£

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

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

TOTAL £:	£		£
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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?	IF YES 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"/>			

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 Monthly Payments £:			
Total Net Monthly Income £:			
Disposable Monthly Income £: (Income minus Payments)			
Do you have any dependent children. If yes, how many?			
Do you care for any dependent adults. If yes, how many?			

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 incorporating BFS Home Loans, 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 short term finance. 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's important you ensure that the details provided in your application are correct and that you've read and understood the contents of this declaration. You are liable for the accuracy of information submitted to us by third parties or representatives. By signing this form you confirm that the information 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 my loan application and warrant and declare that the information contained therein is true and accurate to the best of my/our knowledge and belief.

Assisting Bridging Finance Solutions Group with the repayment of your Mortgage

I/We appreciate that Bridging Finance Solutions Group Ltd needs to be able to contact some or all of the following in connection 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.

Consent and processing of your 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.

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.

Credit Reference Agencies & Credit Searches

In order to process your application, we will perform credit and identity checks on you with one or more credit reference agencies ("CRAs"). Where you take banking services from us we may also make periodic searches at CRAs to manage your account with us. To do this, we will supply your personal information to CRAs and they will give us information about you. This will include information from your credit application and about your financial situation and financial history. CRAs will supply to us both public.

(including the electoral register) and shared credit, financial situation and financial history information and fraud prevention information.

We will use this information to:-

- Assess your creditworthiness and whether you can afford to take the product;
- Verify the accuracy of the data you have provided to us;
- Prevent criminal activity, fraud and money laundering;
- Manage your account(s);
- Trace and recover debts; and
- Ensure any offers provided to you are appropriate to your circumstances.

We will continue to exchange information about you with CRAs while you have a relationship with us. We will also inform the CRAs about your settled accounts. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

The identities of the CRAs, their role also as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail at <http://www.experian.co.uk/assets/consumer-credit-risk/credit-reference-agency-information-notice.pdf>

CRAIN is also accessible from each of the three CRAs - clicking on any of these three links will take you to the same CRAIN document:- www.equifax.co.uk/crain www.experian.co.uk/crain

How to find out more?

For further details of our data protection policy and how your data may be used please visit our website at www.bridgingfinance-solutions.co.uk, telephone 0151 639 7554 or visit us at The Cottages, 86-88 Wallasey Road, Wallasey, CH44 2AE and ask one of our staff.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all.

- Smart Search Limited, Mayfield House, Lower Railway Road, Ilkley, West Yorkshire, LS29 8FL or call 0113 238 7660 or log on to www.smartsearch.com Email: info@smartsearch.com
- Equifax Limited, Customer Service Centre, PO Box 10036, Leicester LE3 4FS or call 0333 321 4043 or 0800 014 2955 or log on to www.equifax.co.uk/contactus/contact-us-personal-solutions.html Email: www.equifax.co.uk/ask
- Experian Limited, Consumer Help Service, PO Box 9000, Nottingham NG80 7WF or call 0344 481 0800 or 0800 013 8888 or log on to www.experian.co.uk/consumer/contactus/index.html Email: consumer.helpservice@uk.experian.com

Fair Processing Notice

We are Bridging Finance Solutions Group Ltd and we can be contacted via the details below. Our data protection officer can also be contacted as per the details given below.

Before we provide services, goods or financing to you, we undertake checks for the purposes of preventing fraud and money laundering, and to verify your identity. These checks require us to process personal data about you.

What we process and share

The personal data you have provided, we have collected from you, or we have received from third parties may include your:

- Name
 - Date of birth
 - Residential address and address history
 - Contact details such as email address and telephone numbers
 - Financial information
 - Employment details
 - Identifiers assigned to your computer or other internet connected device including your internet Protocol (IP) address
- When we and fraud prevention agencies process your personal data, we do so on the basis that we have a legitimate interest in preventing fraud and money laundering, and to verify identity, in order to protect our business and to comply with laws that apply to us. Such processing is also a contractual requirement of the services or financing you have requested. We, and fraud prevention agencies, may enable law

enforcement agencies to access and use your personal data to detect, investigate and prevent crime. Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years. Consequences of processing If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide the services and financing you have requested, or to employ you, or we may stop providing existing services to you. A record of any fraud or money laundering risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services, financing or employment to you. If you have any questions about this, please contact us on the details above. Data transfers Whenever fraud prevention agencies transfer your personal data outside of the European Economic Area, they impose contractual obligations on the recipients of that data to protect your personal data to the standard required in the European Economic Area. They may also require the recipient to subscribe to 'international frameworks' intended to enable secure data sharing. Your rights Your personal data is protected by legal rights, which include your rights to:

- Object to our processing of your personal data;
- Request that your personal data is erased or corrected;
- Request access to your personal data. For more information or to exercise your data protection rights please, please contact us using the contact details above. If you are unhappy about how your personal data has been used please refer to our complaints policy on our website <http://www.bridgingfinance-solutions.co.uk> We are registered with the Information Commissioner's Office (ICO) under registration No. ZA097200. You also have a right to complain to the Information Commissioner's Office at www.ico.org.uk which regulates the processing of personal data.

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

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