



THE TOWER BUSINESS CENTRE, PORTLAND TOWER, PORTLAND ST, MANCHESTER, M1 3LF
TEL: 0161 273 5188 FAX: 0161 273 3367

COMMERCIAL BRIDGING LOAN APPLICATION FORM

Introducing Company Name _____

Address _____

Tel _____ Fax _____ Web Address _____

Contact Name _____ Mobile _____ Email _____

Enclosed:

	Y	N	Details
Valuation cheque	<input type="checkbox"/>	<input type="checkbox"/>	_____
Site plan and drawings	<input type="checkbox"/>	<input type="checkbox"/>	_____
Proof of ID (certified copies or originals)	<input type="checkbox"/>	<input type="checkbox"/>	_____
2 x proof of current residency (originals dated in last 3 months)	<input type="checkbox"/>	<input type="checkbox"/>	_____
Planning consent	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other	<input type="checkbox"/>	<input type="checkbox"/>	_____

IMPORTANT - USE OF YOUR INFORMATION

You are applying to enter into a credit agreement with us and in considering your application we will be using personal data about you. By signing this application you declare (where any joint applicant with you does not also sign) that you are entitled to disclose information about your joint applicant and any guarantor. You authorise us to search and / or record information about you and your joint applicant.

You have a right to know how we will use your personal information. It is important that you read the following information carefully before you sign. By signing you are agreeing to this use and disclosure of your information.

Information held about you by Credit Reference Agencies may be linked to records relating to any person with whom you are linked financially. Read the “**Use of Associated Records**” below **before** you sign.

In considering whether to enter into any agreement with you we will search your record and that of any joint applicant not signing this application or any guarantor at credit reference agencies. They will add to their record about you and any joint applicant and any guarantor, details of our search and your application and this will be seen by other organisations that make searches. This and other information about you and those with whom you are linked financially may be used to make credit decisions about you and other members of your household.

We may use a credit scoring or other automated decision making system.

It is important that you provide us with accurate information. We may check your details and those of any joint applicant or guarantor with fraud prevention agencies and if you provide false or inaccurate information or we suspect fraud, this information may be recorded.

Fraud prevention agency records will be shared with other organisations to help make decisions on credit and motor, household, life and other insurance proposals and claims, for you and members of your household.

Please telephone or write to us at the telephone number/address stated on pager if you want to have details of the credit reference agencies or any other agencies from whom we obtain, and to whom we pass, information about you. You have a legal right to these details. You have a right to receive a copy of the information we hold about you. A fee may be payable.

USE OF ASSOCIATED RECORDS

Before entering into any agreement with you we may search records at credit reference agencies which may be linked to records relating to your spouse / partner or other persons with whom you are linked financially and other members of your household. For the purposes of this application you may be treated as financially linked and you will be assessed with reference to ‘associated’ records.

Where any search or application is completed involving joint parties, you both consent to us recording details at credit reference agencies. As a result an ‘association’ will be created which will link your financial records and your associate’s information may be taken into account when a future search is made by us or another lender unless you file a ‘disassociation’ at the credit reference agencies.

BORROWING REQUIREMENTS

Total _____ Term _____

Purpose _____

Y N

Stage payments required? ☐ ☐ If yes, please state amount of 1st advance _____

Is this a New Build? ☐ ☐ If yes, please give the estimated end value _____

Is this a Refurbishment? ☐ ☐ If yes, please give the estimated end value _____

Who is managing the project? Builder/Contractor ☐ Borrower ☐

Architect ☐

Will the property have: NHBC Certificate ☐ Zurich ☐

Architects Certificate ☐ N/A ☐

Insurance Company _____

STAGE PAYMENTS REQUIRED:

Advance	Amount	Stage reached (e.g. DPC, Wallplate etc)	Please advise estimated timescale, in months to reach this stage from date loan completed
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
5	_____	_____	_____
6	_____	_____	_____

Total _____

EXAMPLE:

Advance	Amount	Stage reached (e.g. DPC, Wallplate etc)	Please advise estimated timescale, in months to reach this stage from date loan completed
1	60,000	Plot Purchase	-
2	15,000	DPC	1 month
3	25,000	Wall Plate	3 months
4	35,000	Roofed in	4 months
5	20,000	First Fix	5 months
6	25,000	Complete	7 months

Total **180,000**

PROFESSIONAL CONTACTS

SOLICITORS

Name of Firm _____

Address _____

Person Acting _____ DX _____

Tel _____ Fax _____

CERTIFICATION

Architect or NHBC details _____

Name _____ Address _____

Tel _____ Fax _____ Person Acting _____

CONTRACTOR

Main Builder/Contractor _____

Name _____ Address _____

Tel _____ Fax _____

TIMBER FRAME COMPANY

Timber Frame Company (where applicable) _____

Address _____

Tel _____ Fax _____ Contact name _____

PLANNING DETAILS

Council _____ Address _____

Telephone Number _____ Contact Name _____

Planning Application Number _____

SECURITY FOR ADVANCE

SECURITY OFFERED

Address _____

Post Code _____

Original Purchase Price £ _____ Date of Purchase _____ Present Value £ _____

First Mortgage Lender _____ Amount owing £ _____

Second Mortgage Lender _____ Amount owing £ _____

Details of Further Charges/Secured Bank Loan etc. _____

Amount owing £ _____

Age of Property _____ Freehold ☐ Leasehold ☐ Unexpired term of years _____ Ground Rent £ _____

House ☐ Bungalow ☐ Land ☐ Shop ☐ Flat ☐ Detached ☐ Semi-Detached ☐ Terraced ☐

Description of Property _____

Does the property have agricultural restrictions? Yes ☐ No ☐ If Yes give details _____

Do you intend to let the property? Yes ☐ No ☐ If Yes give details _____

Will the property be used for business purposes? Yes ☐ No ☐ If Yes give details _____

Is the property situated above commercial premises? Yes ☐ No ☐ If Yes give details _____

Is the property built of brick with a tile roof? Yes ☐ No ☐ If No give details _____

ADDITIONAL SECURITY OFFERED

Address _____

Post Code _____

Original Purchase Price £ _____ Date of Purchase _____ Present Value £ _____

First Mortgage Lender _____ Amount owing £ _____

Second Mortgage Lender _____ Amount owing £ _____

Details of Further Charges/Secured Bank Loan etc. _____

Amount owing £ _____

Age of Property _____ Freehold ☐ Leasehold ☐ Unexpired term of years _____ Ground Rent £ _____

House ☐ Bungalow ☐ Land ☐ Shop ☐ Flat ☐ Detached ☐ Semi-Detached ☐ Terraced ☐

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Will the property be used for business purposes? Yes ☐ No ☐ If Yes give details _____

Is the property situated above commercial premises? Yes ☐ No ☐ If Yes give details _____

Is the property built of brick with a tile roof? Yes ☐ No ☐ If No give details _____



I/We the Borrower(s) hereby declare that neither I/We nor any of my/our immediate relatives shall occupy the security property and neither do I/We intend to do so during the term of the Loan Agreement.

Signature of Applicant 1 **X** _____ Applicant 2 **X** _____ Date _____

APPLICANTS PERSONAL INFORMATION

Applicant 1

Applicant 2

Title (Mr/Mrs/Miss)	_____	_____
Surname	_____	_____
First Name(s)	_____	_____
DOB	_____	_____
Address	_____	_____
	_____	_____
Post Code	_____	_____
Owner or Tenant	_____	_____
Telephone:	Day _____	Day _____
	Evening _____	Evening _____
	Email Address _____	Email Address _____
Previous Address	_____	_____
	_____	_____
	_____	_____
Married/Single/Divorced	_____	_____
	Employed <input type="checkbox"/> or Self-Employed <input type="checkbox"/>	Employed <input type="checkbox"/> or Self-Employed <input type="checkbox"/>
Time in Employment	_____	_____
Occupation	_____	_____
Name & Address of Employer	_____	_____
	_____	_____
Declared Annual Income	£ _____	£ _____
Signature of Applicant 1		Applicant 2 

Have either Applicant ever been:

1. Bankrupt YES ☐ NO ☐ YES ☐ NO ☐

2. Entered into an IVA YES ☐ NO ☐ YES ☐ NO ☐

Has there been any:

3. Mortgage arrears in last twelve months YES ☐ NO ☐ YES ☐ NO ☐

4. CCJ's made against either Applicant YES ☐ NO ☐ YES ☐ NO ☐

Name & Address of Bank

Account Number	Sort Code	Account Name
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I/We, the undersigned declare that the information given in this application is true and complete in every aspect to the best of my/our belief and I/we understand that it may form the basis of any contract between me/us and the Company making the Advance. I/we undertake to notify the Company immediately of any changes that occur prior to any advance being made. I/we authorise the Company and/or its agents to make any enquiries they deem necessary for confirmation of my/our statements and particulars. I/We further acknowledge and agree to my personal details being made available to third parties associated with the Company. These third parties may include Solicitors, Bankers and Investors.

YOUR HOME (OR ANY OTHER SECURITY OFFERED) IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

Signature of Applicant 1 **X** _____ Applicant 2 **X** _____ Date _____

FOR LIMITED COMPANIES

Name of Company _____

Address of Business _____

_____ Post Code _____

Name of Contact _____ Position _____ Telephone _____

Address of Registered Office _____

_____ Post Code _____

Name of Business _____ Incorporated in England No _____

Date of Incorporation _____ Nominal Capital £ _____ Issued Capital £ _____

DETAILS OF ALL DIRECTORS AND SHAREHOLDERS

<i>Full Name</i>	<i>Age</i>	<i>Present Private Address</i> <i>(previous address if resident less than 3 years)</i>	<i>Shareholding</i>

* The Joint and Several Personal Guarantees of all Directors will be required

Name & Address of Bankers to Company _____

Account Number _____ Sort Code _____ Account Name _____

Name and Address of Solicitor to Company _____

Person Acting _____ DX _____ Tel _____ Fax _____

Particulars of any current Mortgages, Debentures or Bank Loans _____

Has the company been subject to a winding up petition YES ☐ NO ☐

Have any Court Orders been made against your Company YES ☐ NO ☐

I/we declare that the replies to the questions contained herein are true and complete to the best of my/our belief and understand that they may form the basis of any contract between the above Company and the Company making the Advance. I/we authorise Bishopsgate Funding Limited and/or its agents to make any enquiries they deem necessary for confirmation of our statements and particulars. I/we confirm that I/we are duly authorised by the above company to apply for finance and enter into such finance agreements on it's behalf.

Signed  _____ Director/Secretary. Date _____

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.