

APPLICATION FORM - INDIVIDUAL

1. About the Applicant(s)			
First applicant		Second applicant	
Title:	Surname:	Title:	Surname:
Forename(s):		Forename(s):	
Gender:	Date of birth:	Gender:	Date of birth:
Marital status:		Marital status:	
Nationality:		Nationality:	
National Insurance no.		National Insurance no.	
Do you have the right to permanently reside in the UK? Yes / No		Do you have the right to permanently reside in the UK? Yes / No	
Contact details		Contact details	
Home telephone no.		Home telephone no.	
Work telephone no.		Work telephone no.	
Mobile telephone no.		Mobile telephone no.	
Email:		Email:	
First applicant — About your home and mortgage		Second applicant — About your home and mortgage	
Present address:		Present address:	
How long have you lived here?		How long have you lived here?	
Occupancy type		Occupancy type	
Home owner <input type="checkbox"/>	Tenant <input type="checkbox"/>	Living with Parents <input type="checkbox"/>	Other <input type="checkbox"/>
Current estimated value of your present address:		Current estimated value of your present address:	
Present lender:		Present lender:	
Current outstanding mortgage:		Current outstanding mortgage:	
Current monthly payment:		Current monthly payment:	
Previous address (all previous addresses within the last 3 years):		Previous address (all previous addresses within the last 3 years):	
First applicant — Bank account details		Second applicant — Bank account details	
Name of bank:		Name of bank:	
Account name:		Account name:	
Sort code:	Account no.	Sort code:	Account no.

2. About the Applicant's Credit Profile

First applicant	Second applicant
Have you ever been in arrears with any mortgage payments, credit cards, loans, or any other credit agreements? Yes / No	Have you ever been in arrears with any mortgage payments, credit cards, loans, or any other credit agreements? Yes / No
Have you ever had a county court judgement made against you? Yes / No	Have you ever had a county court judgement made against you? Yes / No
Have you ever been made bankrupt? Yes / No	Have you ever been made bankrupt? Yes / No
Have you ever made arrangements with creditors Yes / No	Have you ever made arrangements with creditors Yes / No
Have you ever been refused a mortgage/secured loan on this or any other property? Yes / No	Have you ever been refused a mortgage/secured loan on this or any other property? Yes / No
Have you ever been convicted of any criminal offences excluding road traffic offences? Yes / No	Have you ever been convicted of any criminal offences excluding road traffic offences? Yes / No
Have you ever been a Director or Shareholder of a company that has been struck off? *	Have you ever been a Director or Shareholder of a company that has been struck off? *
* Spent convictions do not need to be declared. ** Information on spent convictions can be found online, for example www.disclose.me.uk	
If you have answered yes to any of the above questions, please provide full details below. (Further space provided in section 9)	

3. About Your New Loan

Type of Property: Residential <input type="checkbox"/> BTL <input type="checkbox"/> Commercial <input type="checkbox"/> Semi-Commercial <input type="checkbox"/>		Purchase of Loan Purchase <input type="checkbox"/> Remortgage <input type="checkbox"/> Capital Raising <input type="checkbox"/> Other <input type="checkbox"/>	
Description:		Estimated Value: £	
Condition of Property: Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/> Renovation Needed <input type="checkbox"/>		Purchase price net of any incentives and discounts (if applicable): £	
		Remortgage / Capital Raising (if applicable)	
		Original Price Paid: £	
Type of Security: First Charge <input type="checkbox"/> Second Charge <input type="checkbox"/> Other <input type="checkbox"/>		Date of Purchase:	
		Level of First Charge Mortgage: £	
		Term of Loan Required:	
Security Address:		Date funds required by:	
		Bridging Loan required: £	
Why is the bridging loan required?			
How will the bridging loan be repaid?			

4. Your Solicitors Details

5. Your Mortgage Intermediary (broker) Details

Minimum of 2 partners required	
Name of Law Firm:	Name of Company:
Name of Solicitor:	Name of Intermediary:
Address of Law Firm:	Address of Intermediary:
DX Address:	FCA Registration Number (if applicable): NACFB Membership Number (if applicable):
Telephone no.	Telephone no.
Fax no.	Fax no.
Email:	Email:

6. Additional Information

7. Valuation & Legal Fees

Valuation fees are payable prior to instructions being issued to the valuer to undertake the valuation report.

An undertaking for legal fees will be required from your solicitors before the legal work is commenced.

Arrangement and Telegraphic Transfer Fees will be payable on completion and deducted from the gross loan advance.

8. Declaration & Consent

I/we agree that:

1. I/we accept that this application is for short term bridging finance. Any finance will be repaid by the maturity date of the loan as per the terms of the Facility Agreement or such other time as shall have been agreed in writing. I/we accept that any loan will be secured on the property being offered as security and, in addition, Property & Funding Solutions Ltd (PFSL) may require additional charged security.
2. Data Protection: in addition to disclosures PFSL might be required to make by law, you authorise PFSL to use the information you have provided and any additional information that you supply for its business purposes and you further authorise PFSL to pass on this information to such other third parties as it deems necessary for the furtherance of this transaction and any other related and/or future transactions with you or any party associated with you.
3. I/we will inform PFSL of any changes in the information provided which occur either before or after the loan is made.
4. I/we agree that PFSL may send a copy of the information provided and any other additional information to my/our lawyer and I/we irrevocably authorise my/our lawyer to send their entire file of papers relating to the whole transaction (not just to any finance and/or mortgage) to PFSL when requested.
5. I/we accept that where I/we have used a broker I/we did so of my/our own free choice. I/we acknowledge that any broker involved in the transaction shall be regarded as my/our agent and PFSL is not responsible for their actions or advice. I/we authorise PFSL to pay the Mortgage Intermediary (broker) commission as set out in the Facility Agreement if my/our loan completes.
6. I/we understand and accept that by signing this declaration we attest that the information provided is correct in every respect and that PFSL will rely on the truth and accuracy of the information.
7. I/we authorise PFSL or associated companies to carry out whatever credit checks and investigations that it deems appropriate including, but not limited to, obtaining reports from credit reference agencies on me/us, our company (where applicable) or anyone financially linked or related to me/us. This information may be disclosed to a credit reference agency which may keep a record of that information.
8. In assessing your application, PFSL will make enquiries about you and your company (where applicable) including searching any records held by credit reference agencies and checking your details with fraud prevention agencies and other relevant organisations. If you give PFSL false or inaccurate information and it suspects fraud, PFSL will record this. The credit reference, fraud prevention agencies and other relevant organisations will keep details of any searches. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your financial partners. For your application you may be treated as financially linked and your application will be assessed with reference to any 'associated' records. You can find out which fraud prevention agency is used by PFSL by contacting us directly.
9. PFSL may store your information on computers or in records. I/we acknowledge that PFSL will only use information for this purpose registered under the Data Protection Act 1998 and that I/we may request in writing a copy of our details PFSL holds about us and shall be supplied with such details upon written request to the Data Protection Officer at Property & Funding Solutions Limited, 27 Phipp Street, London EC2A 4NP together with the payment of a fee as per the current PFSL Fee Tariff.
10. **I/we are aware that is an offence knowingly to provide false, misleading or inaccurate information when applying for a loan and in that event I/we could face criminal prosecution and/or civil action for recovery of any losses incurred.**

I wish to receive information from Property & Funding Solutions Ltd or any associated company regarding other products or services



Signed (first applicant)	Signed (second applicant)
Date:	Date:

Property & Funding Solutions Ltd is a company registered in England & Wales with registration number 11075154 whose registered office is at: 6th Floor, 60 Gracechurch Street, London EC3V 0HR.