



# Short Term Finance Application Form

## A - Loan Requirements

Purchase / Re-finance	<input type="checkbox"/> Purchase	<input type="checkbox"/> Re-finance		
Purpose of Loan	<input type="text"/>			
Type of Loan required	<input type="checkbox"/> Bridging	<input type="checkbox"/> Buy-to-Let	<input type="checkbox"/> Commercial	<input type="checkbox"/> Semi-Commercial
Charge required	<input type="checkbox"/> 1st Charge	<input type="checkbox"/> 2nd Charge	<input type="checkbox"/> 3rd Charge	
Loan required & term	£ <input type="text"/>	Term	<input type="text"/>	
Purchase price / valuation	£ <input type="text"/>	Valuation	<input type="text"/>	
Explanation if purchasing at a price below valuation	<input type="text"/>			
Method of Interest payment	<input type="checkbox"/> Retained Interest	<input type="checkbox"/> Monthly Interest		
Used bridging before?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If so provide lender's name: <input type="text"/>	
Exit Strategy	<input type="checkbox"/> Sale	<input type="checkbox"/> Refinance	<input type="checkbox"/> Other	If other please state <input type="text"/>
Expected completion date	<input type="text"/>			

## B - Applicants Details

	Applicant 1	Applicant 2
Title	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Forename	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/>	<input type="text"/>
Known by any other names?	<input type="text"/>	<input type="text"/>
Country of Birth	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Length of UK residency	<input type="text"/>	<input type="text"/>
Do you have permanent rights to reside in the UK?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Home telephone	<input type="text"/>	<input type="text"/>
Mobile telephone	<input type="text"/>	<input type="text"/>
Work telephone	<input type="text"/>	<input type="text"/>
E-mail address	<input type="text"/>	<input type="text"/>
Marital status	<input type="text"/>	<input type="text"/>
If application is in the name of a limited company please provide details	<input type="text"/>	

## C - Main Residence

	Applicant 1	Applicant 2
Present address	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
At address since	<input type="text"/>	<input type="text"/>
Residential status	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other
Rent or Loan repayments	<input type="text"/> per month	<input type="text"/> per month
Loan amount outstanding	<input type="text"/>	<input type="text"/>
Name and address of current lender/landlord (if less than 3 years provide details on additional details page)	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Name and address of any other mortgages or loans secured on main residence	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Previous address Please provide history to cover last 3 years	<input type="text"/>	<input type="text"/>
Postcode	<input type="text"/>	<input type="text"/>
At address dates	<input type="text"/>	<input type="text"/>
Residential status	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other

## D - High Net Worth Applicants (if applicable)

	Applicant 1	Applicant 2
Do your assets exceed £500k excluding your main residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has your net annual Income over the last 12 months exceeded £150k?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## E - Income Details (Employed)

Employees or Company Directors, if self-employed go to section F below

	Applicant 1	Applicant 2
Occupation	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Is position permanent?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date employment started	<input style="width: 40%;" type="text"/> (Month / Year)	<input style="width: 40%;" type="text"/> (Month / Year)
Employers name	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Employers address	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Postcode	<input style="width: 40%;" type="text"/>	<input style="width: 40%;" type="text"/>
Percentage shareholding	<input style="width: 15%;" type="text"/> % <input type="checkbox"/> None	<input style="width: 15%;" type="text"/> % <input type="checkbox"/> None
Annual Gross Income	£ <input style="width: 40%;" type="text"/>	£ <input style="width: 40%;" type="text"/>
Other Income	£ <input style="width: 40%;" type="text"/>	£ <input style="width: 40%;" type="text"/>

## F - Income Details (Self Employed)

Controlling in excess of 25% of the voting rights to their business

	Applicant 1	Applicant 2
Self-employed type	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Partner <input type="checkbox"/> Ltd Company	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Partner <input type="checkbox"/> Ltd Company
Name of business	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Address of business	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Postcode	<input style="width: 40%;" type="text"/>	<input style="width: 40%;" type="text"/>
Nature of business	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Date business started	<input style="width: 40%;" type="text"/>	<input style="width: 40%;" type="text"/>
Your shareholding and how long you have owned it	<input style="width: 15%;" type="text"/> owned for <input style="width: 15%;" type="text"/> yrs	<input style="width: 15%;" type="text"/> owned for <input style="width: 15%;" type="text"/> yrs
Income last 2 full trading yrs	£ <input style="width: 40%;" type="text"/> (Year1)	£ <input style="width: 40%;" type="text"/> (Year1)
	£ <input style="width: 40%;" type="text"/> (Year2)	£ <input style="width: 40%;" type="text"/> (Year2)
Other annual Income	£ <input style="width: 40%;" type="text"/> (Other)	£ <input style="width: 40%;" type="text"/> (Other)

Your accountant's contact details:

Name of firm	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Address	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Postcode	<input style="width: 40%;" type="text"/>	<input style="width: 40%;" type="text"/>
Telephone number	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
E-mail address	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
Your contact	<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>

## G - Security Address

If more than one property is offered as security please download and complete additional security form for each additional property

Property address	<input type="text"/>		
Postcode	<input type="text"/>		
Description of property	<input type="checkbox"/> Detached	<input type="checkbox"/> Semi-Detached	<input type="checkbox"/> Bungalow <input type="checkbox"/> Terraced
	<input type="checkbox"/> Flat/Apartment	<input type="checkbox"/> Maisonette	<input type="checkbox"/> Commercial
Property's current use	<input type="text"/>		
Rental Income (if Buy to Let)	<input type="text"/> per month		
Tenure	<input type="checkbox"/> Freehold	<input type="checkbox"/> Feudal	<input type="checkbox"/> Leasehold Unexpired term of lease <input type="text"/>
Property details	No of floors in block <input type="text"/>	What floor is property <input type="text"/>	
	Year property was built <input type="text"/>	Number of bedrooms <input type="text"/>	
	Number of garages <input type="text"/>	Is the property HMO? <input type="text"/>	
Type (if flat or maisonette)	<input type="checkbox"/> Purpose built	<input type="checkbox"/> Converted	<input type="checkbox"/> Over commercial property
Construction type	<input type="checkbox"/> Standard	<input type="checkbox"/> Other	If other please state <input type="text"/>
Who will occupy the property?	<input type="text"/>		
<small>Give full names of persons over age 17. If none please state 'none'. Detail relationship to you</small>			
Has the property any agricultural restrictions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If 'yes' provide information on additional details page	
Is the property to be refurbished?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If 'yes' provide information on additional details page	
Are there any outstanding works on the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If 'yes' provide information on additional details page	
Will the property be your primary residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If 'yes' provide information on additional details page	
Has property ever been owned by a council, MOD, or a housing association?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If 'yes' provide information on additional details page	

### Vendor or Estate Agents contact details:

Name	<input type="text"/>
Address	<input type="text"/>
Telephone	<input type="text"/>
Is it a private sale?	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Your solicitor's contact details:

Firms name	<input type="text"/>
Firms address	<input type="text"/>
Number of partners	<input type="text"/>
Telephone number	<input type="text"/>
E-mail address	<input type="text"/>
Your contact	<input type="text"/>

## H - Credit History

If you answer 'yes' to any of the below give info on additional details page

	Applicant 1		Applicant 2	
Had any judgments recorded against you in the last 6 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you been bankrupt or had an IVA in the last 6 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you had any mortgage arrears in the last 36 months?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you had unsecured loan arrears in the last 36 months?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Convicted or charged with offence other than for driving?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever been party to a repossession?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever been party to a company liquidation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you had any defaults registered in the last 3 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## I - Asset & Liability Statement

<b>ASSETS</b>	£ Value	Address
Main residence		
Other property 1		
Other property 2		
Other property 3		
Other property 4		
Personal chattels (inc. vehicles)		
Bank & Building Society savings		
Investments, Insurances pensions		
Equity Investments		
Other assets		
<b>Total Assets</b>		
<b>LIABILITIES</b>	£ Value	Address
Mortgage/charges Main residence		
Mortgage/charges other property 1		
Mortgage/charges other property 2		
Mortgage/charges other property 3		
Mortgage/charges other property 4		
Credit & hire purchase agreements		
Bank overdrafts		
Other secured / unsecured loans		
Balances on credit & store cards		
Outstanding tax or other liabilities		
<b>Total Liabilities</b>		
<b>NET WORTH</b>		

## Additional Details

Please supply any additional information that you feel may help your application, or any other factors you wish for us to be aware of

## Declaration and Consent

I / We declare and confirm that the information contained herein and supplied by me/us is accurate and true and can be used and relied upon by Capital & Equity PLC and other associated parties.

We and other interested parties may use your information to consider your application to enter an Agreement with us or other potential lenders and will search your records at Credit Reference Agencies. The record of each search will be recorded by the agency and will be seen on any future searches made.

The Credit Reference information may be linked to any person to whom you are linked financially. It is important that you provide us with accurate information. We may check your details with fraud prevention agencies and if you provide false or inaccurate information or we suspect fraud this information may be shared with other organisations.

A credit scoring or automated decision making system may be used, and will also add to your records with the credit reference agencies details of any agreement made, the payments you make under it and any default or failure to keep to its terms. These records will be shared with other organisations and may be used and searched by us and them to consider:

a) applications for credit and credit related services, such as insurance, for you and associated persons;  
b) trace debtors, recover debts, prevent or detect money laundering and fraud, to manage your account/s.

We may share your information with other parties in respect of any funding or potential funding arrangements. I/We agree that Capital & Equity PLC and associated parties may make such enquiries, obtain references and confirmations, as may be deemed necessary and appropriate in connection to this loan application.

I/We agree that any information obtained and retained about the applicant(s) may be held on computer records and disclosed to other persons for the purposes required by Capital & Equity PLC. We may send you useful information about our and other businesses products and services, pass your details to other selective businesses and to anyone who introduced you to us.

We may telephone you or write to you about products or services of ours or others which may be of interest to you. The methods of contact which you consent to include post, electronic mail, telephone, SMS text messaging and any other online or interactive media. We may pass details about you and the conduct of your mortgage account with us to other companies within our group or selected third parties who may telephone or write to you about their products or services.

If you would not like us or other companies to contact you about other products and services by the means outlined above please tick the box

I / we authorise you to make such enquiries and obtain such confirmations and references as you may deem appropriate from any person or company, including credit reference agencies, credit bureaux, Loan Companies now or at any time in the future with reference to my / our Loan / loan application.

I / We agree to the use of my information as detailed above, and the signature provided represents applicant 1 and applicant 2 where applicable. Capital & Equity PLC and associated parties may require both signatures as part of the application process.

Signature:

Signature:

Name:

Name:

Date:

Date:

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