



Short Term Finance Application Form

A - Loan Requirements

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

B - Applicants Details

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

C - Main Residence

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

D - High Net Worth Applicants (if applicable)

	Applicant 1		Applicant 2	
Do your assets exceed £500k excluding your main residence?	Yes	No	Yes	No
Has your net annual Income over the last 12 months exceeded £150k?	Yes	No	Yes	No

E - Income Details (Employed)

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

	Applicant 1		Applicant 2	
Occupation				
Is position permanent?	Yes	No	Yes	No
Date employment started (mm/yy)				
Employers name				
Employers address				
Postcode				
Percentage shareholding	%	None	%	None
Annual Gross Income	£		£	
Other Income	£		£	

F - Income Details (Self Employed)

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

	Applicant 1		Applicant 2	
Self-employed type	Sole Trader	Partner	Sole Trader	Partner
	Limited Company		Limited Company	
Name of business				
Address of business				
Postcode				
Nature of business				
Date business started				
Your shareholding (%)				
How long you have owned your shares				
Income last 2 full trading years - Year 1	£		£	
- Year 2	£		£	
Other annual Income	£		£	
Your Accountant's Contact Details:				
Name of firm				
Address				
Postcode				
Telephone number				
E-mail address				
Your contact				

G - Security Address

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

Property address				
Postcode				
Description of property	Detached Flat/Apartment	Semi-Detached Maisonette	Bungalow Commercial	Terraced
Property's current use				
Rental Income (if Buy-to-Let)	£			
Tenure	Freehold	Feudal	Leasehold	
Unexpired term of lease				
Property details	No of floors in block Year property was built Number of garages	What floor is property on Number of bedrooms Is the property HMO?		
Type (if flat or maisonette)	Purpose built	Converted	Over commercial property	
Construction type	Standard	Other	If other please state:	
Who will occupy the property? Give full names of persons over age 17. If none please state 'none'. Detail relationship to you				
Has the property any agricultural restrictions?	Yes	No	If 'yes' please provide info on additional details page (6)	
Is the property to be refurbished?	Yes	No	If 'yes' please provide info on additional details page (6)	
Are there any outstanding works on the property?	Yes	No	If 'yes' please provide info on additional details page (6)	
Will the property be your primary residence?	Yes	No	If 'yes' please provide info on additional details page (6)	
Has property ever been owned by a council, MOD, or a housing association?	Yes	No	If 'yes' please provide info on additional details page (6)	
Vendor or Estate Agents contact details:				
Name				
Address				
Telephone				
Is it a private sale?	Yes	No		
Your Solicitor's contact details:				
Firms name				
Firms address				
Number of partners				
Telephone number				
E-mail address				
Your contact				

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?	Yes	No	Yes	No
Have you been bankrupt or had an IVA in the last 6 years?	Yes	No	Yes	No
Have you had any mortgage arrears in the last 36 months?	Yes	No	Yes	No
Have you had unsecured loan arrears in the last 36 months?	Yes	No	Yes	No
Convicted or charged with offence other than for driving?	Yes	No	Yes	No
Have you ever been party to a repossession?	Yes	No	Yes	No
Have you ever been party to a company liquidation?	Yes	No	Yes	No
Have you had any defaults registered in the last 3 years?	Yes	No	Yes	No

I - Asset & Liability Statement

ASSETS	£ 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		
Total Assets		
LIABILITIES	£ Value	Lender
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		
Total Liabilities		
NET WORTH		

Additional Details

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

Declaration and Consent

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

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. Please tick if you would not like us or other companies to contact you about other products and services by the means outlined above.

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.

Applicant 1:

Signature:

Print name:

Date:

Applicant 2:

Signature:

Print name:

Date:

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