



# Regulated Loan Application Form



The **better** alternative for property loans

Alternative Bridging Corporation comprises Alternative Bridging Corporation Limited (Registered No.7194858) and Alternative Bridging Corporation (Cheval) Limited (Registered No.4219776). Both are registered in England at First Floor, Healthaid House, 1 Marlborough Hill, Harrow, Middx HA1 1UD. Alternative Bridging Corporation (Cheval) Limited is authorised and regulated by the Financial Conduct Authority (FRN:300608).

020 8349 5190  
finance@alternativebridging.co.uk  
www.alternativebridging.co.uk  
Alternative Bridging Corporation  
Building 2, Imperial Place, Maxwell Road, Borehamwood, Hertfordshire WD6 1JN

# application form

## individual applicants

On this form words importing the singular are to include the plural; and vice versa. All reference to ABCC refers to 'Alternative Bridging Corporation (Cheval) Limited'.

Remember we're here to help. If you have any difficulty with or questions relating to the completion of this form, then please call us on 0845 262 2222 or email us at [info@alternativebridging.co.uk](mailto:info@alternativebridging.co.uk)

This bridging loan mortgage ("Loan") cannot complete until we have received this application form fully completed and signed by all borrowers.

### BROKER USE ONLY

Submitted to ABCC by

Contact Name \_\_\_\_\_

Firm \_\_\_\_\_

FSA Registration No. \_\_\_\_\_

Network (if applicable) \_\_\_\_\_

Consumer Credit Licence No. (Please also send a copy of your registration with this form) \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Tel \_\_\_\_\_ Email \_\_\_\_\_

Mobile \_\_\_\_\_ Broker Fee £ \_\_\_\_\_

Is Broker Fee to be deducted from Loan proceeds? Yes  No

KFI Reference No. \_\_\_\_\_

### A Loan details

What are the funds going to be used for (Full explanation required)

What is the minimum amount you require? £ \_\_\_\_\_

Term of the Loan? \_\_\_\_\_

Required completion date? \_\_\_\_\_

How will interest be funded? \_\_\_\_\_

Why is bridging required? \_\_\_\_\_

How will the Loan be repaid? (Full explanation required) \_\_\_\_\_

If repayment by a refinance, please advise name of refinance Lender. If repayment is by means of proceeds of sale, please advise the anticipated price and details of any sales activity to date. \_\_\_\_\_

### B Your details

Applicant 1

Mr/Mrs/Miss/Other \_\_\_\_\_ Full name \_\_\_\_\_

Previous names \_\_\_\_\_

Residential address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Time at present address \_\_\_\_\_ Years \_\_\_\_\_ Months

Previous address if within 3 years \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Home Tel \_\_\_\_\_ Work Tel \_\_\_\_\_

Email \_\_\_\_\_

Mobile \_\_\_\_\_

Date of Birth \_\_\_\_\_ Marital Status \_\_\_\_\_

Place of Birth \_\_\_\_\_

Nationality \_\_\_\_\_

National Insurance no. \_\_\_\_\_

Applicant 2 (or Guarantor)

Mr/Mrs/Miss/Other \_\_\_\_\_ Full name \_\_\_\_\_

Previous names \_\_\_\_\_

Residential address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Time at present address \_\_\_\_\_ Years \_\_\_\_\_ Months

Previous address if within 3 years \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Home Tel \_\_\_\_\_ Work Tel \_\_\_\_\_

Email \_\_\_\_\_

Mobile \_\_\_\_\_

Date of Birth \_\_\_\_\_ Marital Status \_\_\_\_\_

Place of birth \_\_\_\_\_

Nationality \_\_\_\_\_

National Insurance no. \_\_\_\_\_

Would you prefer to borrow the interest payments for the entire approved term of the Loan? \_\_\_\_\_

Subject to the note below, we will increase your Loan by an amount (that we will retain) to cover interest for the entire approved term of the Loan plus fees. This will eliminate the need for you to make payments from your own resources. When the Loan is redeemed, we will credit any unused interest retention.

NOTE: The total Loan must fit within our Loan To Value requirements and this will determine the Loan period unless special circumstances apply.

### B Your details continued

Applicant 1  
 Occupation \_\_\_\_\_  
 Have you ever used bridging before? Yes  No   
 If 'yes', with whom? Please provide details \_\_\_\_\_  
 \_\_\_\_\_  
 If you own your own home, what is the value? £ \_\_\_\_\_  
**Outstanding mortgage(s) on your home**  
 Name of Lender \_\_\_\_\_  
 Amount borrowed £ \_\_\_\_\_  
 When mortgage commenced Month \_\_\_\_\_ Year \_\_\_\_\_  
 Monthly instalment £ \_\_\_\_\_  
 Amount outstanding £ \_\_\_\_\_  
 Payment up to date? Yes  No   
 If 'no' amount of arrears £ \_\_\_\_\_  
 Are there any further Mortgage(s) on your home? Yes  No   
 If 'yes', please advise details \_\_\_\_\_  
 \_\_\_\_\_  
**Applicant 2 (or Guarantor)**  
 Occupation \_\_\_\_\_  
 Have you ever used bridging before? Yes  No   
 If 'yes', with whom? Please provide details \_\_\_\_\_  
 \_\_\_\_\_  
 If you own your own home, what is the value? £ \_\_\_\_\_  
**Outstanding mortgage(s) on your home**  
 Name of Lender \_\_\_\_\_  
 Amount borrowed £ \_\_\_\_\_  
 When mortgage commenced Month \_\_\_\_\_ Year \_\_\_\_\_  
 Monthly instalment £ \_\_\_\_\_  
 Amount outstanding £ \_\_\_\_\_  
 Payment up to date? Yes  No   
 If 'no' amount of arrears £ \_\_\_\_\_  
 Are there any further Mortgage(s) on your home? Yes  No   
 If 'yes', please advise details \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### C Primary property being used as a security for the Loan

Full address of property \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_  
 Already owned  Being purchased (Vendors name)   
 \_\_\_\_\_  
 Estimated value of property £ \_\_\_\_\_  
 Purchase price/price paid £ \_\_\_\_\_  
 Amount to be provided from applicant's resources £ \_\_\_\_\_  
 Date purchased \_\_\_\_\_  
 If the purchase price currently being paid is less than the value of the property, please explain the reason for the discount \_\_\_\_\_  
 \_\_\_\_\_  
 Are you offering us a First Charge  or Second Charge  on this property?  
**Property description**  
 Detached house  Semi detached house   
 Terraced house  End of terrace house   
 Maisonette  Detached bungalow   
 Semi detached bungalow   
 Flat  No. of bedrooms \_\_\_\_\_  
 Year built \_\_\_\_\_ No. of storeys \_\_\_\_\_ Floor no. \_\_\_\_\_  
 Other  If 'Other', description \_\_\_\_\_  
 Commercial  If 'Commercial', description \_\_\_\_\_  
 \_\_\_\_\_  
 Is the property ex-local authority? Yes  No   
 Is the property currently under construction? Yes  No   
 Is the property in a finished condition and ready to sell or to let? Yes  No  If 'no', what needs to be done? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Is the property being purchased under the Right to Buy scheme? Yes  No   
 Who will live in this property? \_\_\_\_\_  
 What is their relationship to you? \_\_\_\_\_  
 What do you intend to do with the property? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

#### D Outstanding Mortgage(s) on primary property being used as security for the Loan

Name of lender \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Amount borrowed £ \_\_\_\_\_  
 When loan commenced: Month \_\_\_\_\_ Year \_\_\_\_\_  
 Amount outstanding £ \_\_\_\_\_ Monthly instalment £ \_\_\_\_\_  
 Payment up to date? Yes  No   
 If 'no', amount of arrears £ \_\_\_\_\_  
 If more than one charge, please advise details \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

#### E Your solicitor's details

**Applicant 1**  
 Name of firm \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_  
 Contact \_\_\_\_\_  
 Email \_\_\_\_\_  
 Tel \_\_\_\_\_ Fax \_\_\_\_\_

**Applicant 2 (or Guarantor)**  
 Name of firm \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_  
 Contact \_\_\_\_\_  
 Email \_\_\_\_\_  
 Tel \_\_\_\_\_ Fax \_\_\_\_\_

#### F Valuation (please specify)

'ABCC' will instruct a valuer from its approved panel of surveyors to value the security property(ies).

Please provide a contact name and phone number for the surveyor to call to arrange both payments and access

Name \_\_\_\_\_ Tel \_\_\_\_\_

If you have a recent valuation that you would like us to consider, please tick here  and send it to us.

'ABCC' reserves the right to request a visit to any security property(ies) by its in-house surveyor.

#### G Employment details

**Applicant 1**  
 Are you Self-employed  Employed  Not employed   
 Name of employer (if Self-employed, what is the name of your business?) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Full address of employer/business \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_  
 Tel \_\_\_\_\_ Website \_\_\_\_\_  
 Email \_\_\_\_\_  
 What is the nature of employer/your business? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Position held \_\_\_\_\_  
 If employed, is this job permanent? Yes  No   
 How long have you been with your employer (if Self-employed how long have you been in business?) \_\_\_\_\_

**Applicant 2 (or Guarantor)**  
 Are you Self-employed  Employed  Not employed   
 Name of employer (if Self-employed, what is the name of your business?) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Full address of employer/business \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_  
 Tel \_\_\_\_\_ Website \_\_\_\_\_  
 Email \_\_\_\_\_  
 What is the nature of employer/your business? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Position held \_\_\_\_\_  
 If employed, is this job permanent? Yes  No   
 How long have you been with your employer (if Self-employed how long have you been in business?) \_\_\_\_\_  
 \_\_\_\_\_

### H Bank and accountant details

Applicant 1	Applicant 2 (or Guarantor)
Name of bank _____	Name of bank _____
Contact _____	Contact _____
Address of bank _____ _____	Address of bank _____ _____
_____ Postcode _____	_____ Postcode _____
Account No. _____	Account no _____
Sort Code _____	Sort Code _____
Account Name _____	Account Name _____
Length of time with bank _____ years	Length of time with bank _____ years
Name of Accountant _____	Name of Accountant _____
Address of Accountant _____ _____	Address of Accountant _____ _____
_____ Post code _____	_____ Post code _____
Contact _____ Tel _____	Contact _____ Tel _____
Email _____	Email _____

### I Credit history

	Applicant 1	Applicant 2 (or Guarantor)
1. Have you ever been refused a mortgage on the property to be mortgaged or, any other property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Have you ever had a judgement for debt recorded against you or, if self-employed / controlling director, against your company?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Have you ever been bankrupt or compounded with your creditors?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreements?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Have you ever been convicted of or charged with any offence other than a driving offence?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
6. Have you made a claim to the DSS in the last 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. Have you ever entered into an agreement with creditors?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Note: If you have answered 'yes' to any of the above, please give details in Section K		

### J Broker fee

Are you paying your broker a fee? Yes  No  If 'yes' how much £ \_\_\_\_\_



## Declaration & signature

**Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you provide such information, you may be reported to the police and prosecuted.**

As a responsible lender ABCC 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 a Loan. 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.

It is important you ensure that all statements you make in this Application Form and other documents in connection with this application are full and accurate and are correct and that you have read and understood the content of this declaration.

All security property(ies) must be adequately insured, unless indicated to the contrary.

### To ABCC, its successors and assigns (ABCC)

#### Credit Reference Agencies & Credit Searches

(1) I/We understand and confirm that ABCC may make a search or register information about me/us and the conduct of my/our account with a licenced credit reference agency in order to assist ABCC in making credit decisions and occasionally for fraud prevention or for tracing debtors.

#### Processing of Application

(2) I/We authorise ABCC to

(a) make searches of the records at fraud prevention agencies who may provide ABCC with information; this will include a search for similar applications with other members and if fraud is suspected details will be shared with them which may be used in their

decision making and,

(b) make such enquiries of any person or organisation (including my/our existing or previous mortgage lenders), as ABCC considers necessary in connection with this application; and,

(c) pass information to financial and other organisations involved in fraud prevention to protect ABCC from fraud and theft.

(d) Give out information about me/us if you have a duty to do so or if the law allows you to do so.

(3) I/We understand that if I/we give ABCC false or inaccurate information and ABCC suspect fraud, then ABCC will record this; and,

(4) I/We authorise our solicitor or licensed conveyancer acting on my/our behalf to disclose to ABCC or its solicitor and confirm that ABCC is authorised to disclose to my/our solicitor or licensed conveyancer, any information relating to this application; and,

(5) I/We confirm that I/we give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information; and,

(6) I/We acknowledge and understand that ABCC takes its lending both responsibly and seriously and that as part of its Treating Customers Fairly policy, ABCC prefers to be proactive and assist customers who need to repay their ABCC Loan(s); and,

(7) I/We appreciate that ABCC needs to ensure that the mortgaged property(ies) that I/we have provided as security for my/our Loan must continue at all times to be insured and/or,

(8) I/We acknowledge and understand that ABCC needs to be able to contact some or all of the following in connection with any Loan that I/we may have with ABCC namely: my/our solicitor, (where appropriate) the intermediary who introduced me/our loan with ABCC and the insurance company(ies) that has/have insured the property(ies) that I/we have provided to ABCC as security for my/our Loan.

If we transfer your information to a service provider or agent in another country, we will make sure that the service provider or agent agrees to apply the same levels of protection as we are required to apply to information held in the UK and to use your information only for the purpose of providing the service to us.

Accordingly, I/we irrevocably confirm that until our Loan has been repaid in full, ABCC, its successors and assigns may contact and disclose to any of the above mentioned person(s) or organisation(s) and they may disclose to ABCC such information as ABCC may consider reasonably necessary and request from such person(s) or organisations in dealing with the repayment or refinance of my/our ABCC Loan(s) and/or in connection with the insurance of the property(ies) which comprises ABCC's security.

By signing this Application Form I/we confirm that the information provided is true, accurate and correct and I/we declare that the information relating to my/our income and outgoings is true and accurate and that I/We am/are financially able to meet all my/our financial commitments including any interest payments I/we will be required to make on my/our Loan.

Under the Data Protection Act 1998 you are entitled to know what information is held about you on our computers and on certain other records and to ask for any inaccurate details to be amended. You may also ask which fraud prevention agencies we use. If you have any questions about the Data Protection Act, or your rights under it, please write to the Data Protection Officer at ABCC at ABCC Limited, Fairchild House, Redbourne Avenue, London, N3 2BP.

**WARNING: YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE  
ONLY SIGN THIS FORM ONCE YOU HAVE CHECKED THAT ALL INFORMATION IS ACCURATE,  
ESPECIALLY IF COMPLETED BY SOMEONE ELSE ON YOUR BEHALF**

Applicant 1

Signature \_\_\_\_\_

Print name \_\_\_\_\_

Date \_\_\_\_\_

Guarantor 1 (where applicable)

Signature \_\_\_\_\_

Print name \_\_\_\_\_

Date \_\_\_\_\_

Applicant 2

Signature \_\_\_\_\_

Print name \_\_\_\_\_

Date \_\_\_\_\_

Guarantor 2 (where applicable)

Signature \_\_\_\_\_

Print name \_\_\_\_\_

Date \_\_\_\_\_