

APPLICATION FORM FOR RESIDENTIAL INVESTMENT LOAN
ABC CASE NUMBER

BORROWER NAME


For office use only

A. INTRODUCER DETAILS

First name(s)	Surname
Title <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Other	
Company name	
Network/Mortgage Club	
Address	Email address
	Contact number
Postcode	Introducer FCA number
Broker Fee £	
Which method would you prefer to be shown for the broker fee: deducted from ours or shown as separate? <input type="checkbox"/> Deducted <input type="checkbox"/> Separate	

B. LOAN DETAILS

Purpose of loan <input type="checkbox"/> Purchase <input type="checkbox"/> Capital raising <input type="checkbox"/> Remortgage <input type="checkbox"/> Other?		
If purchasing:	Date contract will be exchanged:	Anticipated completion date:
How will you pay off the loan at the end of the term? Please provide a full explanation		
Loan amount required £	Term of Loan	months
How will interest be funded? <input type="checkbox"/> Serviced <input type="checkbox"/> Retention <input type="checkbox"/> Added to loan	Required completion date	

 Most delay occurs to inadequate or incorrect information. Please help us to avoid this by fully completing the form. If you need any help to do this, **please call us on 020 8349 5190.**

2 Imperial Place, Maxwell Road, Borehamwood, Hertfordshire WD6 1JN


NACFB astl
 Helping Fund UK Business
 member

C. SECURITY

Property description			
<input type="checkbox"/> Detached house <input type="checkbox"/> Semi-detached house <input type="checkbox"/> Terrace house <input type="checkbox"/> End of terrace house <input type="checkbox"/> Flat <input type="checkbox"/> Maisonette <input type="checkbox"/> Cottage <input type="checkbox"/> Detached bungalow <input type="checkbox"/> Semi-detached bungalow <input type="checkbox"/> High-rise flat			
Tenure	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold	Years remaining on lease?	Years
Condition of property		Ground Rent £	PA
<input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/> Renovation needed			
Purchase Price £		Original price paid £	
Source of deposit		Any outstanding debt on the property £	
Payments up to date?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Estimated valuation of property £	
Charge	<input type="checkbox"/> 1st charge <input type="checkbox"/> 2nd charge <input type="checkbox"/> 3rd Party legal charge		
If 2nd charge, is more than 60% for business purposes? <input type="checkbox"/> Yes <input type="checkbox"/> No			

D. PROPERTY

Address	Contact name and number for access valuation
	Name
Postcode	Number
Is the property income generating? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If Yes, what is the annual net income? £	
Land Registry Title (if known)	
Does the borrower or any related person intend to occupy the property now or at any time in the future? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Have they ever lived in the property? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How many bedrooms does the property have?	
Who will live in the property?	
Relationship to borrowers?	
Is the borrower resident abroad or is there an intention to use foreign earnings or assets to repay the loan? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the borrower own any other properties? <input type="checkbox"/> Yes <input type="checkbox"/> No	

APPLICANT DETAILS (Corporate go to section E & F, Individuals go to section F)

E. CORPORATE BORROWER

Name of Company	Country of Registration
Address	Postcode

F. Applicant 1 / Guarantor 1 <i>Personal Details</i>	Applicant 2 / Guarantor 2 <i>Personal Details</i>
Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Other <input type="checkbox"/>	Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Other <input type="checkbox"/>
First name(s)	First name(s)
Surname	Surname
Previous surname	Previous surname
Date of birth	Date of birth
Marital status	Marital status
Number of dependant children	Number of dependant children
Retirement age	Retirement age
Place of birth	Place of birth
Nationality	Nationality
Residency status	Residency status
NI Number	NI Number
Address	Address
Postcode	Postcode
Time at this address Years	Time at this address Years
Home telephone	Home telephone
Mobile	Mobile
Email	Email
Do you own your own home? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you own your own home? <input type="checkbox"/> Yes <input type="checkbox"/> No



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Previous address(es) (if less than 3 years at current address)

Address		Address	
	Postcode		Postcode
Address		Address	
	Postcode		Postcode

Applicant 1 / Guarantor 1 Employment Details
Applicant 2 / Guarantor 2 Employment Details

Occupation		Occupation	
<input type="checkbox"/> In full time employment <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Student <input type="checkbox"/> Retired		<input type="checkbox"/> In full time employment <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Student <input type="checkbox"/> Retired	
Name of employer		Name of employer	
Name of your business (if self-employed)		Name of your business (if self-employed)	
Business sector		Business sector	
Length of service with current employer	Years	Length of service with current employer	Years
Business address		Business address	
	Postcode		Postcode
Work telephone		Work telephone	
Relationship to borrower company (tick applicable)		Relationship to borrower company (tick applicable)	
<input type="checkbox"/> Director		<input type="checkbox"/> Director	
<input type="checkbox"/> Shareholder	% Shares held	<input type="checkbox"/> Shareholder	% Shares held

G. Previous Bridging Experience

Have you ever used bridging before? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever used bridging before? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes which lender/provider?	If yes which lender/provider?

H. SOLICITORS DETAILS

Name of firm	
Address	
	Postcode
Contact Name	Telephone
Email address	

I. ACCOUNTANT DETAILS

Accountant	
Address	
	Postcode
Contact Name	Telephone
Email address	

J . BANK DETAILS

Name of bank	
Address	
	Postcode
Account Name	
Account No.	Sort Code
Length of time with bank	



K. ASSETS AND LIABILITIES (to be completed for each applicant &/or guarantors)
ASSETS
Full Address including postcode (private dwelling)

Owned by

Lender

Value	Outstanding mortgage balance	Monthly mortgage payment	Net Asset Value
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£	£	£	£
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Full Address including postcode

Owned by

Lender

Value	Outstanding mortgage balance	Monthly mortgage payment	Net Asset Value
-------	------------------------------	--------------------------	-----------------

£	£	£	£
---	---	---	---

Full Address including postcode

Owned by

Lender

Value	Outstanding mortgage balance	Monthly mortgage payment	Net Asset Value
-------	------------------------------	--------------------------	-----------------

£	£	£	£
---	---	---	---

Total Value	Total outstanding mortgage balance	Total monthly mortgage payment	Total Net Asset Value
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£	£	£	£
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ASSETS *continued*

Bank/Building Society Deposits	Bank Name	£
Stocks and shares	Description	£
		£
		£
Other Assets (i.e. vehicles, jewellery, art)	Description	£
		£
		£
Life assurances (current surrender value)	Description	£

LIABILITIES

Bank loan	Lender	£
Hire purchase & borrowing	Account Name	£
Charge accounts	Account Name	£
Guarantees	Lender	£
Other liabilities	Description	£



L. CREDIT HISTORY

	Applicant 1	Applicant 2
Have you ever been refused a mortgage on the property to be mortgaged or any other property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had a judgement for debt recorded against you or if self-employed/controlling director, against your company?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been bankrupt or compounded with your creditors?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you failed to keep up your payments under any present or previous mortgage, rental or loan agreement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been convicted or charged with any offence other than a driving offence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you made a claim to the DSS in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever entered into an agreement with creditors?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

M. *If you have answered yes to any of the above questions, please provide full details*

N. APPLICATION FORM SIGNATURE

Applicant 1		Applicant 2	
	Date		Date

O. IMPORTANT INFORMATION / 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 Alternative Bridging Corporation Limited ("ABC" hereafter) 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 ABC, its successors and assigns (ABC)

Credit Reference Agencies & Credit Searches

(1) I/We understand and confirm that ABC 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 ABC in making credit decisions and occasionally for fraud prevention or for tracing debtors.

Processing of Application

(2) I/We authorise ABC to

- (a) make searches of the records at fraud prevention agencies who may provide ABC 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 ABC considers necessary in connection with this application; and,
- (c) pass information to financial and other organisations involved in fraud prevention to protect ABC 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 ABC false or inaccurate information and ABC suspect fraud, then ABC will record this; and,
- (4) I/We authorise our solicitor or licensed conveyancer acting on my/our behalf to disclose to ABC or its solicitor and confirm that ABC 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 ABC takes its lending both responsibly and seriously and that as part of its Treating Customers Fairly policy, ABC prefers to be proactive and assist customers who need to repay their ABC Loan(s); and,
- (7) I/We appreciate that ABC 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 ABC needs to be able to contact some or all of the following in connection with any Loan that I/we may have with ABC namely: my/our solicitor, (where appropriate) the intermediary who introduced me/our loan with ABC and the insurance company(ies) that has/have insured the property(ies) that I/we have provided to ABC 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, ABC, its successors and assigns may contact and disclose to any of the above mentioned person(s) or organisation(s) and they may disclose to ABC such information as ABC may consider reasonably necessary and request from such person(s) or organisations in dealing with the repayment or refinancing of my/our ABC Loan(s) and/or in connection with the insurance of the property(ies) which comprises ABC's security.

By signing this Application Form - either electronically or physically signing it - 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 ABC at ABC Limited, 2 Imperial Place, Maxwell Road, Borehamwood, WD6 1JN.

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 / Guarantor 1		Applicant 2 / Guarantor 2	
	Date		Date



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