

# Application Form

ABC Number

*For office use only*

## A. Introducer Details

Title: Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other:

First Name(s):

Surname:

Company Name:

Email Address:

Network:

Contact Number:

Broker Fee: £

Introducer FCA Number:

Is the Broker Fee to be deducted from the Loan? Deducted ☐ Separate ☐

## B. Loan Details

NET Loan Amount Required: £

Term of Loan: months

Reason for Loan Purchase ☐ Refinance ☐ Capital Raise ☐ Other:

*Please provide a detailed explanation as to the reason for the loan and any other key information in relation to the loan/applicant*

How will you pay off the loan at the end of the term? *Please provide a full explanation*

How will the interest be funded? Serviced ☐ Retained ☐ Required completion date:

Source of Wealth: *(Please provide detail as to how your wealth / source of deposit has been accumulated. For example, sale of assets, inheritance, gift, one off payment)*

Do you receive any income in another currency other than GBP? *(If yes, please provide details of where the income is derived from and what it relates to)*



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.

C. Individual Personal Details		<i>Please nominate which applicant will be the primary contact.</i>	
Applicant 1	Primary Contact <input type="checkbox"/>	Applicant 2	Primary Contact <input type="checkbox"/>
Title: Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other:		Title: Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other:	
First Name(s):		First Name(s):	
Middle Name:		Middle Name:	
Surname:		Surname:	
Previous Names:		Previous Names:	
Date of Birth:		Date of Birth:	
Marital Status:		Marital Status:	
Number of dependent children:		Number of dependent children:	
Retirement Age:		Retirement Age:	
Nationality:		Nationality:	
Residency Status:		Residency Status:	
Residential Address:		Residential Address:	
Postcode:		Postcode:	
Time at this address: Years		Time at this address: Years	
Previous Address (if less than 3 years at current address):		Previous Address (if less than 3 years at current address):	
Postcode:		Postcode:	
Telephone:		Telephone:	
Mobile:		Mobile:	
Email:		Email:	
Do you own your own home? Yes <input type="checkbox"/> No <input type="checkbox"/>		Do you own your own home? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Have you ever used bridging before? Yes <input type="checkbox"/> No <input type="checkbox"/>		Have you ever used bridging before? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, which lender/provider?		If yes, which lender/provider?	

## D. Security

### Security 1

Address:

Postcode:

Contact name (*valuation access*):

Phone Number:

Type:	<input type="checkbox"/> House	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Maisonette	Other:		No. of Bedrooms:
	<input type="checkbox"/> Detached	<input type="checkbox"/> Semi-Detached	<input type="checkbox"/> End Terrace	<input type="checkbox"/> Mid Terrace	<input type="checkbox"/> Converted Flat	<input type="checkbox"/> Purpose Build Flat
	<input type="checkbox"/> Leisure	<input type="checkbox"/> Offices	<input type="checkbox"/> Industrial	<input type="checkbox"/> Mixed use	<input type="checkbox"/> HMO	<input type="checkbox"/> Retail Other:

Tenure: Freehold ☐ Leasehold ☐ Years remaining on lease: Years Land Registry Title:

Condition of property: Excellent ☐ Good ☐ Fair ☐ Poor ☐ Renovation Needed ☐

Purchase Price/Estimated Value: £

Any outstanding debt on the property: £

Charge: 1<sup>st</sup> Charge ☐ 2<sup>nd</sup> Charge ☐

If 2<sup>nd</sup> charge, is more than 60% for business? Yes ☐ No ☐

Is the property income generating? Yes ☐ No ☐

If yes, what is the annual rental income? £

Is the property habitable? Yes ☐ No ☐

Who will live in the property?

Have you or any related person lived in/or intend to live in the property? Yes ☐ No ☐

### Security 2 (*if applicable*)

Address:

Postcode:

Contact Name (*valuation access*):

Phone Number:

Type:	<input type="checkbox"/> House	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Maisonette	Other:		No. of Bedrooms:
	<input type="checkbox"/> Detached	<input type="checkbox"/> Semi-Detached	<input type="checkbox"/> End Terrace	<input type="checkbox"/> Mid Terrace	<input type="checkbox"/> Converted Flat	<input type="checkbox"/> Purpose Built Flat
	<input type="checkbox"/> Leisure	<input type="checkbox"/> Offices	<input type="checkbox"/> Industrial	<input type="checkbox"/> Mixed use	<input type="checkbox"/> HMO	<input type="checkbox"/> Retail Other:

Tenure: Freehold ☐ Leasehold ☐ Years remaining on lease: Years Land Registry Title:

Condition of property: Excellent ☐ Good ☐ Fair ☐ Poor ☐ Renovation Needed ☐

Purchase Price/Estimated Value: £

Any outstanding debt on the property: £

Charge: 1<sup>st</sup> Charge ☐ 2<sup>nd</sup> Charge ☐

If 2<sup>nd</sup> charge, is more than 60% for business? Yes ☐ No ☐

Is the property income generating? Yes ☐ No ☐

If yes, what is the annual rental income? £

Is the property habitable? Yes ☐ No ☐

Who will live in the property?

Have you or any related person lived in/or intend to live in the property? Yes ☐ No ☐

### E. Employment Details

Applicant 1	Applicant 2
Occupation:	Occupation:
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 <input type="checkbox"/>
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
Work Telephone:	Work Telephone:

### F. Assets

Address	Value	Debt	Owned by Applicant
1.	£	£	1 <input type="checkbox"/> 2 <input type="checkbox"/>
2.	£	£	1 <input type="checkbox"/> 2 <input type="checkbox"/>
3.	£	£	1 <input type="checkbox"/> 2 <input type="checkbox"/>
4.	£	£	1 <input type="checkbox"/> 2 <input type="checkbox"/>

### G. Liabilities

	Applicant 1	Applicant 2
Bank Loan	£	£
Hire Purchase & Borrowing	£	£
Charge Accounts	£	£
Guarantees	£	£
Other Liabilities	£	£

### H. Annual Income

Applicant 1	Applicant 2
Gross Income (before tax, NI & Pension Contributions): £	Gross Income (before tax, NI & Pension Contributions): £
Net Income:      £	Net Income:      £
Other Income:      £                      Source:	Other Income:      £                      Source:

I. Monthly Expenditure					
	Applicant 1	Applicant 2		Applicant 1	Applicant 2
Mortgages	£	£	Housekeeping (inc. food)	£	£
Rent	£	£	Childcare Costs (inc. school fees)	£	£
Council Tax	£	£	Car Expenses	£	£
Water Rates	£	£	Season Tickets/Transport	£	£
Electricity	£	£	Clothing	£	£
Gas	£	£	Holidays	£	£
Insurances	£	£	Entertainment (sports/leisure/etc.)	£	£
Maintenance	£	£	TV License	£	£
Telephone/Broadband	£	£	Other	£	£
Total Living Costs					
Applicant 1	£		Applicant 2	£	

J. Credit History			
Applicant 1 Please indicate if the applicant has ever...		Applicant 2 Please indicate if the applicant has ever...	
Been refused a mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Been refused a mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had a court judgement (inc. a CCJ) entered against them?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Had a court judgement (inc. a CCJ) entered against them?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Been convicted of a criminal offence?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Been convicted of a criminal offence?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had a personal property repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Had a personal property repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Been declared bankrupt or entered into an individual voluntary agreement?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Been declared bankrupt or entered into an individual voluntary agreement?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Been an officer of a company in which a receiver or liquidator has been appointment?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Been an officer of a company in which a receiver or liquidator has been appointment?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Missed any secured loan/mortgage payments in the last 36 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Missed any secured loan/mortgage payments in the last 36 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Been disqualified as a company Director or Trustee of a Charity?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Been disqualified as a company Director or Trustee of a Charity?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If you answered yes to any of the above questions, please provide further details below:			

### K. Solicitors Details

Name of Firm:	Contact Name:
Address:	
	Postcode:
Email Address:	Telephone:

### L. Bank Details

Name of Bank:	
Address:	
	Postcode:
Account Name:	
Account Number:	Sort Code:

## M. Important Information/Declaration & Application Form 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, for the entirety of your ABC Loan, unless agreed to the contrary.

To ABC, its successors and assigns (ABC)

Credit Reference Agencies and 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 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 refinance 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		Applicant 2	
Signature:		Signature:	
Print Name:		Print Name:	
Date:		Date:	