



Development Loan Application Form

Please complete this form and return by e-mail.

You should also fill and sign our Commercial Loan Application Form

If you need to print it out, scan it and return by e-mail.

Depending on your application you may not need to complete all sections but please fill in what you can and try and ensure you help us understand what the nature of your application is.

**BRIDGE HOUSE
154 Bury New Road
Whitefield
Manchester
M45 6AD
M25 1JF**

Development Finance Checklist
Please complete below.

Applicant type:	<input type="checkbox"/> Limited Company		<input type="checkbox"/> Partnership		<input type="checkbox"/> Personal Name
Applicant name:					
Security address:					
	Post code:		Title No.		
Is this a purchase:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Purchase Price		
If already owned:	Year of purchase	Current value	Existing Debt	Original Price Paid	
Estimated sqft:					
Build costs:	£				
Contingency:	£				
Professional fees:	£				
Loan amount required:	£				
Build programme:					
Loan term required:					
Gross Development Value:	£				
Exit strategy:					
Planning reference number:	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Decision notice attached:	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Plans/drawings attached:	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Project summary/overview:					

Development Finance Checklist
Please complete below.



Additional information – additional security, credit issues, contractor information, procurement method, JCT, sec106, CIL.

Development Finance Checklist
Please complete below.



Please attach a CV of previous development projects or provide a brief summary in the fields below

Property Address	Project Summary	Project Costs	GDV	No. of months taken

Terms and Conditions of Business

1. I/We declare to Bridging4business Ltd and its funders the information contained in this finance application is true and to the best of my/our knowledge and belief contains no material omissions. I/We understand that the information I/We have provided either directly or indirectly through our mortgage broker/adviser will form the basis of any offer that may be issued.
2. I/We understand when making a joint application, a financial association is being created between us as joint applicants which entitles either one of us to disclose information about the other joint applicant, and anyone else referred to by either of us. I/We agree that in the case of a joint application each of us will be liable to the lender for the full amount of the loan.
3. I/We agree to provide a personal guarantee where we are directors of a Limited Company who have applied for finance.
4. I/We agree to pay for the cost of a valuation(s) on all properties and/or land being offered as security direct to the surveyor who has been instructed by Bridging4business Ltd or its funders. Full payment will be required prior to the valuation being carried out.
5. I/We agree to notify Bridging4business Ltd or its funders prior to any funds being released of any change in my/our circumstances or the security(s) being offered that could affect its value or my/our ability to repay the loan.
6. I/We give our permission for Bridging4business Ltd and its lending arms to search the files of credit reference agencies who will keep a record of the search and request information from our current lender(s) as to the conduct of our account. I/We understand and agree the information Bridging4business Ltd and its funders receive will be used as part of their processing and underwriting procedures and play a part in the decision making process of my/our finance application. I/We understand that all our rights regarding information that has been collected during the processing and underwriting of my/our application will be upheld by Bridging4business Ltd and its funders in accordance with data legislation applicable at the time the information was requested.
7. I/We agree to pay a £500 processing fee to Bridging4business Ltd with my/our application for finance. I/We understand and agree this fee will only be refunded (upon our request in writing) in the event of Bridging4business Ltd not commencing their processing procedures. I/We agree the processing fee is Non Refundable in any other circumstances.
8. I/We understand that the solicitors acting for me/us regarding my/our finance application must have Two or more SRA managers if they have acted for me/us previously or Three if they have not acted for me/us previously. I/We agree to pay all legal costs associated with my/our application for finance including the funder's solicitors costs full details of which will be contained within any legal docs which will be sent to your solicitors upon approval of your application. An initial quote for guide purposes is available on request.
9. We will only use the personal data you provide to us to process and underwrite your application for finance. We will only collect and process your personal data where we have lawful grounds to do so.
10. By signing this application form you give your permission to Bridging4business Ltd to collect and process your personal data and for this information to be used as part of the decision making process.
11. We will update our records if you inform us that your details have changed.
12. We will store and process your personal data on our computers and in our paper folders.
13. You have a right to obtain a copy of the personal data we hold about you. If you wish to request a copy of the information we hold about you, please write to:

The Data Controller, Bridging4business Ltd, Bridge House, 154 Bury New Road, Whitefield, Manchester, M45 6AD.

Bridging4business Ltd. Company Number 11802256 BRIDGE HOUSE, 154 Bury New Road, Whitefield, Manchester, M45 6AD

www.bridging4business.co.uk david@bridging4business.co.uk M: 07850 600 007 T: 0171 758 1007

14. In accordance with our obligations under General Data Protection we will keep secure any personal information provided in paper form for a minimum period of 5 years after your loan has been funded and a minimum of 2 years where the application has not been funded.
15. Any card or bank details supplied will be shredded or deleted straight after the details have been used for the purposes it was supplied for. Any personal information provided online will be deleted once it has been printed out and stored in a secure file, generally within the same working day it has been provided.
16. On receipt of your signed application and payment of the processing fee we will instruct our panel manager who will instruct a qualified surveyor to contact you and arrange a suitable time to carry out the valuation and collect payment.
17. We will also need: A copy of your Passport (in date) Driving Licence and one utility bill dated within the last two months showing your name and address.
18. I/We understand that I/We may be required to provide further information relevant to my/our application to that detailed above.
19. By signing this Application Declaration and Consent you consent to BWA accessing and processing your personal data as part of BWA processing and underwriting procedures. Please DO NOT sign this Application if either First or Second applicant does not wish to give their consent.

I/We confirm that I/We have fully read and understood the above declarations and consents and wish to proceed with my/our application for finance based on the above information and procedures contained above.

Signed (First Applicant)			
Name		Date	
Signed (Second Applicant)			
Name		Date	

**We recommend that financial and legal advice is taken before entering into any loan agreement secured on property.
All loans are non-regulated.**

