



Commercial Loan Application Application Form For use with Bridging, Commercial loans and Buy-To-Let Mortgages.

Please complete this form and return by e-mail.

If you need to print it out, scan it and return.

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.

Introducers should complete the first page 1.

The Applicant's must complete and sign the last page.

Additional property forms and Applicant forms are available from the Website.

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

Commercial Loan Application**Please complete and return by e-mail.**

Introducer to complete	
Company name (if appropriate)	
Address	
Mobile	
Land line	
E-mail	
Loan amount	
Value of security	
Type of loan	
Term required	
Please summarise below (if needs be the nature of the application especially if more than one property is involved or the application is for a development loan)	

**THE REST OF THIS PAGE IS INTENTIONALLY
LEFT BLANK**

Commercial Loan Application

Please complete and return by e-mail.

Tell us about the loan you want	
How much do you want to borrow?	
Over how long?	
Do you want an interest only mortgage?	
Is there a target completion date?	
What is the source of your deposit? (Savings, Business Funds, Gifted (friends/family), Gifted (other) – please specify	
Is more than 40% of the property occupied by yourself or a member of your family?	
Will more than 50% of the loan be for business purposes?	
For interest only mortgages how do you plan on repaying the original sum borrowed when the loan ends?	
Please summarise below (if needs be) the nature of the application especially if more than one property is involved. This can be useful if there are several properties being offered for security or if this an application for a development loan.	

Company Details (Complete this section if the application is being made in the name of a Limited company)	
Limited Company name	
Registered Number	
Registered address	
Please add any information about this section if you think it may be helpful.	

Commercial Loan Application

Please complete and return by e-mail.

About You			
Applicant 1		Applicant 2 (If Applicable)	
Full Name (inc title)		Full name (inc title)	
Address inc postcode		Address inc postcode	
Date of birth		Date of birth	
E-mail address		E-mail address	
Contact telephone number		Contact telephone number	
Employment status		Employment status	
Nationality		Nationality	
Occupation		Occupation	
Time in current employment		Time in current employment	
Estimated value of your own home		Estimated value of your own home	
Amount owing on your own home		Amount owing on your own home	
Your total gross monthly income 2021/2021.		Your total gross monthly income 2021/2022.	
Your total net monthly income 2021/2022.		Your total net monthly income 2021/2022.	
Your total current gross monthly income		Your total current gross monthly income.	
Your total current net monthly income		Your total current net monthly income	
Please add any further information below regarding this section if you think it would be helpful		Please add any further information below regarding this section if you think it would be helpful	

If there are more than two applicants please complete additional applicant information form(s).

Commercial Loan Application

Please complete and return by e-mail.

Personal current mortgages/loans outstanding (Applicant 1)			
Property address			
First mortgage lender		Amount outstanding	
Second mortgage lender		Amount outstanding	
Second property address			
First mortgage lender		Amount outstanding	
Second mortgage lender		Amount outstanding	
Other lender 1		Amount outstanding	
Other loans 2		Amount outstanding	
Overdraft 1		Amount outstanding	
Overdraft 2		Amount outstanding	
If you rent your home provide the details below			
Name of Landlord			
Address of Landlord			
Rent		Arrears	
If you need to provide more information in this section please do so in the box below. If you are or have been in arrears in the last 12 months please provide an explanation in the box below.			

Personal current mortgages/loans outstanding (Applicant 2)			
Property address			
First mortgage lender		Amount outstanding	
Second mortgage lender		Amount outstanding	
Second property address			
First mortgage lender		Amount outstanding	
Second mortgage lender		Amount outstanding	
Other lender 1		Amount outstanding	
Other loans 2		Amount outstanding	
Overdraft 1		Amount outstanding	
Overdraft 2		Amount outstanding	
If you rent your home provide the details below			
Name of Landlord			
Address of Landlord			
Rent		Arrears	
If you need to provide more information in this section please do so in the box below. If you are of have been in arrears in the last 12 months please provide an explanation in the box below.			

Commercial Loan Application

Please complete and return by e-mail.

Please tell us about the property being used to secure this loan/mortgage			
Address and postcode			
What type of property is it? (Residential/Semi-Commercial/Commercial/Land).Please tell us below.			
The property is Detached, Semi-Detached, Terraced, Flat, Other, Not applicable. Please tell us below.			
If residential, number of bedrooms?			
Are you using this loan to purchase the property?		Purchase price?	
Purchase date – if this is a new purchase when was the purchase agreed?		Estimated value?	
Complete this section if you currently have a mortgage secured against this property			
Mortgage provider 1st charge		Current balance	
Mortgage provider 2nd charge		Current balance	

Additional Security Details (Complete this section if the loan will be secured against more than one property)			
Address and postcode			
What type of property is it? (Residential/Semi-Commercial/Commercial/Land).Please tell us below.			
The property is Detached, Semi-Detached, Terraced, Flat, Other, Not applicable. Please tell us below.			
If residential, number of bedrooms?			
Are you using this loan to purchase the property?		Purchase price?	
Purchase date – if this is a new purchase when was the purchase agreed?		Estimated value?	
Complete this section if you currently have a mortgage secured against this property			
Mortgage provider		Current balance	
If there are more than two properties or you think it would help please complete the additional property information form or provide details of the additional security in the box below			

Commercial Loan Application**Please complete and return by e-mail.**

Business mortgages/loans outstanding (Applicant 1)			
Property address			
First mortgage lender		Amount outstanding	
Second mortgage lender		Amount outstanding	
Second property address			
First mortgage lender		Amount outstanding	
Second mortgage lender		Amount outstanding	
If there are more than two properties with business mortgages on please or you need to provide more information please do so in the box below or complete an additional property information form.			

Business mortgages/loans outstanding (Applicant 2)			
Property address			
First mortgage lender		Amount outstanding	
Second mortgage lender		Amount outstanding	
Second property address			
First mortgage lender		Amount outstanding	
Second mortgage lender		Amount outstanding	
If there are more than two properties with business mortgages on please or you need to provide more information please do so in the box below or complete an additional property information form.			

Tell us about the Solicitor you will be using	
Name person acting	
Name of firm	
Address	
Contact number	
E-mail	

Tell is about your accountant	
Name of firm	
Address	
Contact number	
E-mail	

Commercial Loan Application**Please complete and return by e-mail.**

Banker's details – personal	
Name of bank	
Address	
Account number	
Sort code	

Banker's details – business	
Name of bank	
Address	
Account number	
Sort code	

Please provide us with any additional information you think may help us regarding you and the security you think might help us.	

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.

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 Bridging4business Ltd assessing and processing your personal data as part of Bridging4business Ltd's 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.



BRIDGE HOUSE
154 Bury New Road
Whitefield
Manchester
M45 6AD

Bridging4business Ltd. Company Number 11802256
www.bridging4business.co.uk david@bridging4business.co.uk
M: 07860 600 006 T: 0161 758 1007