

NON-REGULATED BRIDGING LOAN

PERSONAL APPLICATION FORM

Borrowers Name:

Address of property to be used as security:

Postcode:

Please note: Mint Bridging Limited is not authorised and not regulated by the Financial Services Authority or the Consumer Credit Act 1974 (as amended) and that, in this regard, the proposed loan is a non-regulated loan and must be intended wholly or predominantly for business purposes.

Furthermore, neither the Borrower nor any member of their family including a spouse, parent, brother, sister, child, grandparent or grandchild; or any person whose relationship has characteristics of the relationship between husband and wife are permitted to reside in the property being used as security for the loan at any time now or in the future.

NOTES TO HELP YOU COMPLETE THIS FORM

If you are not completing this form online, please ensure it is fully completed in CAPITALS and black ink. Any illegible forms may result in delaying the issue of an Offer Letter.

If you have any difficulty with or questions relating to the completion of this form, then please call us on 0844 415 6500



Who we are

We are a privately funded bridging lender with offices in London and Manchester. We offer first charge bridging loans on non-owner occupied residential and commercial properties with loans from £27,500 to £1,000,000, larger sized loans can be considered on their own merit.

We can provide up to 75% loan to value to assist with the purchase or re-finance of a property. We can also consider funding up to 100% of the purchase price of a property but this is usually limited to where a property is being acquired at undervalue or where additional security is being provided by the borrower.

We lend across England, Scotland and Wales and can lend from as short as 1 day to as long as 18 months.

We underwrite all our loans with a common sense approach. We have guaranteed funds available to lend and structure every loan to meet the borrower's needs.

Our overriding objective is to provide a fast, reliable and transparent service to professional borrowers.

We are patrons of the NACFB and members of the AOBP.

1. Loan Details

Amount required: £

Term:

Completion Date:

What are these funds going to be used for:

How will the loan be repaid?

How will interest be funded?

Have you used a bridging loan before? If yes, please provide details:

2. Your Details

Applicant 1:

Mr/Mrs/Miss/Other

Full Name:

Date of Birth:

Marital Status:

Residential Address:

Postcode:

Time at Present Address:

If less than 3 years, please give further details on a separate sheet

If you own your home, what is the value? £

How much is outstanding to other lenders? £

Applicant 2:

Mr/Mrs/Miss/Other

Full Name:

Date of Birth:

Marital Status:

Residential Address:

Postcode:

Time at Present Address:

If less than 3 years, please give further details on a separate sheet

If you own your home, what is the value? £

How much is outstanding to other lenders? £

YOUR CONTACT DETAILS:

Applicant 1:

Home tel:

Mobile:

Email:

Applicant 2:

Home tel:

Mobile:

Email:

3. Primary Security Details

First charge Already owned Being purchased

Security Address:

Postcode:

Description of Property:

IF BEING PURCHASED:

Estimated Value of Property: £

Borrowers Cash Input: £

Purchase Price: £

Loan Required: £

IF REFINANCE:

Name of Existing Lender(s):

Outstanding Mortgage(s): £

How many charges are on the property?

How long have you owned the property?

Are Repayments Up to Date: Yes No

If No, amount in arrears: £

Price paid: £

4. Additional Property Offered As Security

Property 1:

Property 2:

First charge Second charge

First charge Second charge

Security Address:

Security Address:

Postcode:

Postcode:

Description of Security:

Description of Security:

Estimated Value of Property: £

Estimated Value of Property: £

Estimated amount outstanding to other lender(s): £

Estimated amount outstanding to other lender(s): £

Name of lender(s):

Name of lender(s):

Are payments up to date:

Are payments up to date:

Date purchased:

Date purchased:

Price paid: £

Price paid: £

Occupied by:

Occupied by:

Type of tenancy:

Type of tenancy:

5. Valuation

A valuation addressed to Mint Bridging Limited, carried out by one of our approved valuers, will be required. The cost of the valuation will be your responsibility. Please provide details of the person to be contacted by the surveyor to arrange access:

Name:	Tel:
Address:	Work:
	Mobile:
Postcode:	Email:

6. Your Solicitors Details (must be registered with law society)

Applicant 1:	Applicant 2:
Name of firm:	Name of firm:
Contact:	Contact:
Address:	Address:
Postcode:	Postcode:
Tel:	Tel:
Fax:	Fax:
Email:	Email:
Website:	Website:

7. Applicants Employment Details

Employed <input type="checkbox"/>	Self Employed <input type="checkbox"/>	Employed <input type="checkbox"/>	Self Employed <input type="checkbox"/>
Unemployed <input type="checkbox"/>	Receiving benefits <input type="checkbox"/>	Unemployed <input type="checkbox"/>	Receiving benefits <input type="checkbox"/>
EMPLOYED:	Applicant 1:	Applicant 2:	
	Name of employer:	Name of employer:	
	Address of employer:	Address of employer:	
	Postcode:	Postcode:	
	Nature of business:	Nature of business:	
	Website:	Website:	
	Position held:	Position held:	

Is this job permanent: Yes No

Is this job permanent: Yes No

How long have you been with the employer: yrs

How long have you been with the employer: yrs

Annual income inc. reg. overtime + bonuses: £

Annual income inc. reg. overtime + bonuses: £

OR SELF EMPLOYED: Applicant 1:

Applicant 2:

Name of business:

Name of business:

Business type:

Business type:

Company registration number:

Company registration number:

Full business address:

Full business address:

Postcode:

Postcode:

Telephone:

Telephone:

Fax:

Fax:

Website:

Website:

How long established:

How long established:

Nature of business:

Nature of business:

Number of employees:

Number of employees:

Turnover: £

Turnover: £

Net profit: £

Net profit: £

8. Bank Account Details

Applicant 1:

Applicant 2:

Name of Bank:

Name of Bank:

Branch:

Branch:

Account Name:

Account Name:

Account No:

Account No:

Sort Code:

Sort Code:

9. Income Details

INCOME	AMOUNT PER MONTH	MONTHLY LIVING COSTS	AMOUNT PER MONTH	DEBTS/ARREARS	OUTSTANDING BALANCE	PAYMENT
Salary		Mortgage		Mortgage		
Salary Spouse		Rent		Rent		
Family Credit		Council Tax		Council Tax		
Benefits		Water Rates		Water Rates		
Pension		Electricity		Electricity		
Child Benefit		Gas		Gas		
Other Benefits		TV Licence		Maintenance		
		Court Fines				
		Travel Expenses			Total Debt	£
		Maintenance				
		Home Insurance				
		Clothing Costs		CREDITORS NAME	BALANCE	PAYMENT
		Telephone				
		Housekeeping				
		School Fees				
		Other:				
Total Income	£	Total Living Costs	£	Total	£	£

10. Accountants Details

Applicant 1:

Name of firm:

Address:

Postcode:

Contact:

Tel:

Fax:

Email:

Website:

Applicant 2:

Name of firm:

Address:

Postcode:

Contact:

Tel:

Fax:

Email:

Website:

11. Personal Statement of Assets and Liabilities - Applicant 1

ASSETS		LIABILITIES	
Home (address including postcode)		Mortgages/Charges (details of lender(s))	
	£		£
Other property (address(es) including postcode)		Mortgages/Charges (details of lender(s))	
	£		£
Business(es) Owned (address including postcode)		Business Liabilities (give details)	
	£		£
Bank and Building Society Accounts		Bank Loans and Overdrafts	
	£		£
Other Investments		Credit and Store Cards	
	£		£
Vehicles		HP or Loan Balances	
	£		£
Other Assets		Tax or Other Liabilities	
	£		£
TOTAL ASSETS	£	TOTAL LIABILITIES	£

Please note, it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. Mint Bridging will report such conduct to the police and the applicant may be prosecuted.

12. Personal Statement of Assets and Liabilities - Applicant 2

ASSETS		LIABILITIES	
Home (address including postcode)		Mortgages/Charges (details of lender(s))	
	£		£
Other property (address(es) including postcode)		Mortgages/Charges (details of lender(s))	
	£		£
Business(es) Owned (address including postcode)		Business Liabilities (give details)	
	£		£
Bank and Building Society Accounts		Bank Loans and Overdrafts	
	£		£
Other Investments		Credit and Store Cards	
	£		£
Vehicles		HP or Loan Balances	
	£		£
Other Assets		Tax or Other Liabilities	
	£		£
TOTAL ASSETS	£	TOTAL LIABILITIES	£

Please note, it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. Mint Bridging will report such conduct to the police and the applicant may be prosecuted.

13. Credit History

	Applicant 1		Applicant 1	
	Yes	No	Yes	No
1. Have you ever been refused a mortgage on the property to be mortgaged or any other property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you approached any other lenders about obtaining a mortgage on the property to be acquired/refinanced?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you ever had a judgement for debt recorded against you or if self-employed/controlling director against your company?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you ever been declared bankrupt or been in an IVA?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you ever been convicted or charged with any offence other than a driving offence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you made a claim to the DSS in the last 12 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

N.B. If you have answered "Yes" to any of the above, please give details in the section below:

14. Additional information you feel may assist this application

(can be completed on a separate sheet if space not sufficient)

Please include known information, history and experience of borrower.

14. Borrowers Declarations

Residential use confirmation

I acknowledge that Mint Bridging Limited (the "Lender") is not authorised nor regulated by the Financial Services Authority or the Consumer Credit Act 1974 (as amended) and that, in this regard, the proposed loan is a non-regulated loan and the loan is intended wholly or predominantly for business purposes

I confirm that neither I nor any "connected person" within the meaning of Section 252 of the Companies Act 2006 or section 96(B)(2) and schedule 11B of the Financial Services and Markets Act 2000, are currently residing or are permitted to reside in the property to be used as security for the loan at any time now or in the future.

I understand that the definition of Connected Person includes anyone who is a spouse, parent, brother, sister, child, grandparent or grandchild; or any other person whose relationship with me has the characteristics of the relationship between husband and wife.

Use of Information

I acknowledge and consent for the Lender to undertake a credit search on me at a credit reference agency ('my records').

I acknowledge and accept:

The Lender will search my records at a credit reference agency. The Lender will add to my records details of the search and the application for funding with the Lender and this will be seen by other organisations that make searches on me.

Information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners. For the purpose of this application I may be treated as financially linked and my application will be assessed with reference to any 'associated' records.

An association between joint applicants or between me and any named partner/spouse will be created at the credit reference agency. I am aware this will link my financial records, each of which will be taken into account in all future applications by either or both of us. If an association already exists then my application will be assessed with reference to these associated records. I am aware that this situation will continue until one of us successfully files a disassociation at the credit reference agency.

The Lender will also verify my records and information provided to them with fraud prevention agencies. I am aware that if I give the Lender false or inaccurate information and it suspects fraud, it will record this.

My records will also be shared with other organisations and used by them and them to; help make decisions about credit and credit related services, such as insurance for me and members of my household; trace debtors, recover debt, prevent money laundering and fraud, and to manage my accounts.

I confirm, I consent to allow the Lender, the credit reference agencies and the fraud prevention agencies to use my records for statistical analysis about credit, insurance and fraud. The Lender may also use information about me to carry out market research. Fraud prevention agency records will also be shared with other organisations to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for me and members of my household.

I am aware that if at any time I wish to have details of any of the credit reference and fraud prevention agencies from whom the Lender has obtained and passed information to about me I can obtain this by writing to the Lender and their registered office.

Further warranties:

I am aware that the Lender together with its successors and assigns will be primarily relying on this declaration as to the matters confirmed herein, even where it undertake its own investigation into any of these matters.

By signing this declaration, I confirm that the information contained within this Application Form and other documents sent to the Lender by me or my broker at any time is correct and accurate. I confirm, that the broker that has introduced me to the Lender is my agent and not the agent of the Lender and that no agency relationship exists between Lender and broker.

I am aware that the Lender may also from time to time make payments to the broker in respect of the volume of business placed by the broker with the Lender or the performance of loans made by the Lender following introduction by the broker. I am aware that these payments of commission may affect the independence of the broker and may create a conflict for the broker.

I declare that the information relating to my income and outgoings is correct and I am able to meet all my current financial commitments and am able to meet the financial commitments of the proposed loan and any interest payments therein. I am aware that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. The Lender has informed me that if I do provide false, inaccurate or misleading information within this Application Form or in any other document provided to the Lender it will report my conduct to the police.

These representations and warranties are deemed to be repeated each day and I will notify the Lender immediately should my circumstances change.

Where there are multiple borrowers or applicants providing this declaration, each party is making this declaration separately and independently but agree to be jointly responsible and severally liable for their liabilities to the Lender.

Applicant 1:

Signature:

Name:

Date:

Applicant 2:

Signature:

Name:

Date:

Please return this application form to Mint Bridging at the Manchester office



platinum  options ltd

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www.platinumoptions.co.uk



Mint Bridging is a trading name of Mint Bridging Ltd, Registered in England.
Registered Number: 07567483

