

## Application Form

Please complete all sections.

### Section 1 - Introducer Details

Company Name		Contact Name	
Address		Postcode	
Telephone		Email	
Amount of Broker Fee		Network	
FCA Number			
Have you met the client face to face?			
Who introduced the borrower to you?			
Where did you hear about Ascot Bridging Finance?			

### Section 2 - Borrower Details

	Applicant One	Applicant Two
Full Name		
Company Details		
Shareholder Information (% shares owned)		
Date of Birth		
Nationality		
NI Number		
Home Phone		
Mobile Phone		
Email Address		

Current Address								
City/Town								
Postcode								
Residential Status								
Time at Address		Years		Months		Years		Months
Previous Address (if less than 3 years at current address)								
City/Town								
Postcode								
Previous Status								
Time at Address		Years		Months		Years		Months
Residential Property Value								
Outstanding Mortgage								
Any adverse – Defaults / CCJ's / Decrees / Protected Trust Deeds / Arrears / missed payments / IVA / bankruptcy / Sequestration / Debt Management Plan / Debt Relief Orders / Debt Advisory Services / Repossession / Criminal convictions? - If yes please provide details (excluding traffic offences)								
Have you taken out bridging finance before? If yes, please provide details								

## Section 3 - Employment Details

	Applicant One				Applicant Two			
Employer's Name								
Job Title								
How long have you been employed?		Years		Months		Years		Months
Basic Salary								
Overtime/Bonus								
Additional Income								
If Self Employed								
Name and Address of Business								
Nature of Business								
How long have you been self-employed?		Years		Months		Years		Months
Net Profits/Dividends		Latest Year				Latest Year		
Net Profits/Dividends		Previous Year				Previous Year		
Any additional income? If yes, please provide details								

Full Address			
Value / Purchase Price			
Original Purchase Date		Original Purchase Price	
Description of Property			
Agent details / where was the property sourced?			
Any incentives?			
Will you or any of your family reside in the property?			
<b>Current Lending - Residential</b>			
Mortgage Lender		Interest Rate	
Mortgage Balance		Monthly Repayments	
Any charges currently on the property?			

## Section 5 – Loan Requirements

Loan Amount - Gross		Term	
Interest Roll Up		Reason for the Loan	
If Refinance applications – Are the repayments up to date?		Estimated completion date?	
Proposed Exit Strategy			
Full details of the additional property offered as security (if applicable)			

## Section 6 - Additional Information

Solicitor - Firm Name (Minimum 3 partners)			
Solicitor – Name of Person Acting			
Solicitor Telephone Number		Solicitor Email Address	
Have you approached any other lender?			
Bank details			
Valuation Access Details			
<b>Income</b>		<b>Expenditure</b>	
Net Drawings / Salary		Mortgage / Rent	
Spouse / Partner's Net Salary		Life Assurance / Pension	
State Benefits (e.g. Child Benefit)		General / Domestic	
Investment Income		Council Tax Payments	
Other Regular Income		Other Expenditure	
<b>Total Monthly Income</b>	<b>£ 0.00</b>	<b>Total Monthly Expenditure</b>	<b>£ 0.00</b>

## Section 7 - Broker Declaration

I confirm that I am acting on behalf of the applicant(s) and have their permission to access their information and supply it to you with the decision in principle/application.

I confirm that the applicant(s) has agreed to you conducting a full credit search on them and/or their company.

I confirm to the best of my knowledge and belief the information contained in this decision in principle/application is true.

The applicant(s) has agreed to this form being sent to you by email and I have made them aware;

- That email is not a secure medium and the concept may be intercepted before it reaches the intended recipient
- of the risks in using email and the potential risk to the security of their personal data
- the applicant(s) has agreed to this form being sent to you by email

Broker Signature

Print Name

Date

### Asset Manager

An Asset Manager will arrange directly with you (the borrower) to come out to visit the property before completion and review your application, identification and address verification. The company we use is NCI, however we reserve the right to change our supplier of this service at any time.

If you cancel the appointment with less than 4 hours' notice you will be liable to pay £95.00 plus VAT to NCI for the abortive costs. If you cancel with 4 or more hours' notice, there will not be a charge.

Please tick this box to confirm your understanding of this liability.

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## Section 8 - Borrowers Declarations

### Residential Use Confirmation

I acknowledge that Ascot Bridging Finance Ltd (the "Lender") is not authorised nor regulated by the Financial Conduct 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 One		Applicant Two	
Signature		Signature	
Name		Name	
Date		Date	