



## Bridging & Commercial Application form

<b>Introducer Details:</b>	
Introducer:	Contact Name:
Are You:	<input type="checkbox"/> Directly Authorised <input type="checkbox"/> Appointed Representative <input type="checkbox"/> Authorised <input type="checkbox"/> Non Authorised
FCA Number:	
Network:	
Telephone Number:	
Mobile:	
Email:	
<b>Applicants Details:</b>	
Applicant Type:	<input type="checkbox"/> Sole trader <input type="checkbox"/> Limited Company <input type="checkbox"/> LLP <input type="checkbox"/> Partnership <input type="checkbox"/> Individual
Company Name:	
Trade/Business Type:	
Does the applicant or related person reside or intend to reside at the property? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, does this part exceed 40% of the total security area? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Applicant/Director/Partner 1:</b>	<b>Applicant/Director/Partner 2:</b>
Title:	Title:
Forename(s):	Forename(s):
Surname:	Surname:
Date of Birth:	Date of Birth:
Address:	Address:
Time at address:	Time at address:
If less than 3 years please provide address:	If less than 3 years please provide address:
Telephone Number:	Telephone Number:
Mobile Number:	Mobile Number:
Email Address:	Email Address:
Nationality:	Nationality:
<b>Banking &amp; Credit Conduct:</b>	
Please give details of any adverse credit e.g. Defaults/CCJ/Arrears. Please provide a credit report (if available)	

<b>Mortgage Required:</b>	
Purchase Price/Est. Valuation:	Loan Required:
Security Address:	Description of Property:
Tenure:	Property Type: Residential      Semi- Commercial Commercial
Lease years:	Details on non standard construction:
<b>If remortgage,</b>	
Date purchased:	Capital raise amount:
Original Purchase Price:	Purpose:
Name of Lender:	
<b>If purchase,</b>	
Purchase Price:	Deposit source:
Please enter the value of the following included in the purchase price:	
Fixtures and fittings:	
Goodwill:	
Stock:	
<b>Is the property let?</b>	
Lease start date:	Letting type: Lease      AST
Current Annual Rent:	
Rent Review:	
Estimated rental income:	
<b>Employment Information</b>	
Employed      Self-employed	Employed      Self-employed
Occupation:	Occupation:
How long with current employer/self-employed? years                      months	How long with current employer/self-employed? years                      months
Gross Salary / Net Profit: £                      yearly	Gross Salary / Net Profit: £                      yearly
Any other income? (pensions/ benefits) Please give details: £                      monthly	Any other income? (pensions/ benefits) Please give details: £                      monthly
<b>Further Information:</b>	
Please include any other relevant information – details of experience, property portfolio, lenders approached etc. Exit strategy for bridging.	

## Income and Expenditure

Monthly Income			
Drawing from Business:	Spouse/Partner's income:	Other income (specify):	Income Subtotal (A):
Child Benefit:	Income Support:	Income Subtotal (B):	Total Income (A+B):

Property Details	
1. Address	Value & Mortgage
Mortgage Lender	Value & Mortgage
2. Address	Value & Mortgage
Mortgage Lender	Value & Mortgage
3. Address	Value & Mortgage
Mortgage Lender	Value & Mortgage
4. Address	Value & Mortgage
Mortgage Lender	Value & Mortgage

## Assets and Liabilities

Assets			
If necessary please continue onto additional information sheet			
Total Property Value	Savings	Other Cash	Total Savings
Shares	Life Policies (surrender value)	Total Investments	Total Assets

Liabilities			
If necessary please continue onto additional information sheet			
Total Mortgage outstanding	Name of Lender		Balance Outstanding
Bank/Building Society Loans			
Hire Purchase			
Other Loans	Yes	No	
Credit Card	Yes	No	
Other Credit/Store			
			<b>Total Liabilities</b>

## Consent & Declaration:

I/We have advised the applicant(s) that a formal credit search may be carried out with credit reference agencies who will record details of the search and may create a financial association with through whom they are linked financially. The applicant(s) have given their permission to my company to instruct Clever Lending to carry out a formal credit search and/or instruct others to do so in connection with obtaining finance on their behalf.

Data Protection: All personal information that you provide will be treated in confidence and in accordance with the General Data Protection Regulation. We shall use it to obtain credit reference agency searches which may affect your credit rating. Your information will only be used for the underwriting and processing of your finance application. Any data you supply to us will only be processed in accordance with the product or service you have enquired about. Your data will be held for at least 12 months from point of contact, if you proceed to purchase a product you need to refer to our Privacy Policy, which we will be sending to you or is on our website, this outlines the data retention periods and all your full data rights.

Broker Name:

Print Name:

Signed on behalf of all borrowers:

How was this permission obtained:    Verbal    Written