

**Application Type**

Tick the appropriate box for the type of finance this application relates to.

Standard Bridging Finance	<input type="checkbox"/>	Refurb Bridging Finance	<input type="checkbox"/>	Bridge to Let Finance	<input type="checkbox"/>
Auction Finance	<input type="checkbox"/>	Ground up Development Finance	<input type="checkbox"/>	Rolling Credit Facility	<input type="checkbox"/>

**Security Type**

Tick the appropriate box for the type of security this application relates to.

Residential Only	<input type="checkbox"/>	Commercial Only	<input type="checkbox"/>	Mixed Use	<input type="checkbox"/>	If mixed use, what percentage will be residential	<input type="text"/>	%
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**Corporate Borrower Details**

Skip this section if you are NOT applying in the name of a corporate structure.

Company or Trust Name	<input type="text"/>			
Co. Registration No.	<input type="text"/>	Country of Incorporation	<input type="text"/>	
Registered Office	<input type="text"/>			
Has the Company ever been the subject of any CCI, receivership, bankruptcy or, winding up order?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If yes, please provide details	<input type="text"/>			

**Business Bank Account**

Bank Name	<input type="text"/>	Sort Code	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Name	<input type="text"/>	Account No.	<input type="text"/>		
Do you wish to use this account for the direct debit instruction?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	

By using this bank account for the direct debit instruction, you confirm that the applicant/s, is/are the account holder/s, and the only person/s required to authorise direct debits on the account.

**Company Directors & Shareholders**

Full Name	Director	% Shareholding	Place of residence
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

**Applicant Details**

All applicants must complete, if more than two applicants, please complete this section on another application form

	Applicant 1	Applicant 2
Title & First Name	<input type="text"/>	<input type="text"/>
Middle Name/s	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Previous/Maiden Name	<input type="text"/>	<input type="text"/>
Date Name Changed	<input type="text"/>	<input type="text"/>
Date of Birth & Sex	<input type="text"/>	<input type="text"/>
Place of Birth	<input type="text"/>	<input type="text"/>

Marital Status

Relationship to

2<sup>nd</sup> Applicant

National Insurance No.

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What age will you retire?

Main Residential Address & Full Postcode

Date Moved In

Residential Status

Nationality

Are you on The Electoral Role?

Yes  No

Yes  No

Permanent UK Resident

Yes  No

Yes  No

Length of UK Residency

Years  Months

Years  Months

Home Telephone No.

Work Telephone No.

Mobile Telephone No.

Email Address

Preferred Method of Contact

Do you own your main residence?

Yes  No

Yes  No

Current Value

Mortgage Outstanding

**Previous Address (lived in within the last three years)**

Applicant 1/2

Address & Postcode

Date Moved In

Date Moved Out

Applicant 1/2	Address & Postcode	Date Moved In	Date Moved Out

**Credit Status Questions**

Use the notes section if you need to provide more detail. Please indicate below if you have:

Been refused a mortgage on any of the properties being provided as security

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Been declared bankrupt or entered into an individual voluntary arrangement

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Had a court judgment (including a CCJ) entered against you

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Been an officer of a company in which a receiver or liquidator has been appointed

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Been convicted of a criminal offence (other than motoring offences)

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Missed any secured loan/mortgage payments in the last 36 months

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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## Employment

A lender will usually request 3 years employment history, use the notes section if you need to provide more detail

	Applicant 1	Applicant 2
Employment Status	<input type="text"/>	<input type="text"/>
Are you gainfully employed?	Full Time <input type="checkbox"/> Part Time <input type="checkbox"/>	Full Time <input type="checkbox"/> Part Time <input type="checkbox"/>
Occupation/Job title	<input type="text"/>	<input type="text"/>
Employer/Business Name	<input type="text"/>	<input type="text"/>
Business Type/Industry	<input type="text"/>	<input type="text"/>
Date Employment Started	<input type="text"/> If under 3 years you will need to provide history	<input type="text"/> If under 3 years you will need to provide history
Employment/Business Trading Address & Full Postcode	<input type="text"/>	<input type="text"/>
Business Telephone No.	<input type="text"/>	<input type="text"/>
Are you a director of this business?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date you became a director. (if applicable)	<input type="text"/>	<input type="text"/>
Are you a shareholder of this business?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
What percentage shares do you currently hold	<input type="text"/> %	<input type="text"/> %
Company registration No.	<input type="text"/>	<input type="text"/>
Business Website Address	<input type="text"/>	<input type="text"/>

## Additional Employment

	Applicant 1	Applicant 2
Employment Status	<input type="text"/>	<input type="text"/>
Are you gainfully employed?	Full Time <input type="checkbox"/> Part Time <input type="checkbox"/>	Full Time <input type="checkbox"/> Part Time <input type="checkbox"/>
Occupation/Job title	<input type="text"/>	<input type="text"/>
Employer/Business Name	<input type="text"/>	<input type="text"/>
Business Type/Industry	<input type="text"/>	<input type="text"/>
Date Employment Started	<input type="text"/>	<input type="text"/>
Employment/Business Trading Address & Full Postcode	<input type="text"/>	<input type="text"/>
Business Telephone No.	<input type="text"/>	<input type="text"/>
Are you a director of this business?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date you became a director. (if applicable)	<input type="text"/>	<input type="text"/>
Are you a shareholder of this business?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
What percentage shares do you currently hold	<input type="text"/> %	<input type="text"/> %
Company registration No.	<input type="text"/>	<input type="text"/>
Business Website Address	<input type="text"/>	<input type="text"/>

## Assets

	Applicant 1		Applicant 2	
	No. of properties owned	Total value	No. of properties owned	Total value
Property: (excluding main residence)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investments	Investment type/s	Total value	Investment type/s	Total value
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Savings	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Liabilities

### Personal debt: Credit cards, loans, hire purchase etc.

	Applicant 1		Applicant 2	
	Balance owed	Monthly payments	Balance owed	Monthly payments
Credit/store cards	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Secured loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Unsecured loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other debt	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Business debt: all businesses you own, or business liabilities you are connected with

	Applicant 1		Applicant 2	
	Balance owed	Monthly payments	Balance owed	Monthly payments
Mortgages	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit cards	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Secured loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Unsecured loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Income

	Applicant 1	Applicant 2
Employed Salary	<input type="text"/>	<input type="text"/>
Dividends (last full year)	<input type="text"/>	<input type="text"/>
Net Profit (last full year)	<input type="text"/>	<input type="text"/>
Other Income (last full year)	<input type="text"/>	<input type="text"/>
Other Income Source	<input type="text"/>	<input type="text"/>
Total Income	<input type="text"/>	<input type="text"/>

## Expenditure

### Personal Monthly Spending

	Applicant 1	Applicant 2
Mortgage Payments	<input type="text"/>	<input type="text"/>
Utilities	<input type="text"/>	<input type="text"/>
Household & Living Costs	<input type="text"/>	<input type="text"/>
Leisure & Holidays	<input type="text"/>	<input type="text"/>
Insurance & Pensions	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>
Total	<input type="text"/>	<input type="text"/>

## Personal Bank Account

	Applicant 1	Applicant 2
Bank Name	<input type="text"/>	<input type="text"/>
Account Name	<input type="text"/>	<input type="text"/>
Account No. & Sort Code	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Do you wish to use this account for the direct debit instruction?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

By using this bank account for the direct debit instruction, you confirm that the applicant/s, is/are the account holder/s, and the only person/s required to authorise direct debits on the account.

## Loan Details

Day 1 loan requirements		Additional spending & loan requirements	
Loan amount (gross)	<input type="text"/>	Build/refurb works type	<input type="text"/>
Lenders charges deducted	<input type="text"/>	Build/refurb works costs	<input type="text"/>
Loan interest retained/deducted	<input type="text"/>	Contingency Allowance	<input type="text"/>
Monthly interest payable	<input type="text"/>	Professional/Other Costs	<input type="text"/>
Net loan (Day 1)	<input type="text"/>	Total build/refurb works costs	<input type="text"/>
Maximum term of loan	<input type="text"/> <input type="text"/>	Build/refurb works timescale	<input type="text"/> <input type="text"/>
Own funds available	<input type="text"/>	Works costs loan required	<input type="text"/>
Source of own funds	<input type="text"/>	Expected GDV on Completion	<input type="text"/>

*Works funding drawn in arrears in stages agreed with the lender.*

Provide a brief summary of the planned works/development.

Planning Required 
 Planning Obtained 
 Buildings Regs Required 
 (PD) Permitted Development

## Loan Exit Strategy

If sale, expected timescales of sale	<input type="text"/>	What are your expected selling costs	<input type="text"/>
If remortgage, expected timescale	<input type="text"/>	Expected monthly rental income	<input type="text"/>

## Cross Collateral & Re-Bridging Funding Requirements

Cross collateral loans		Re-bridging loans	
Loan amount (gross)	<input type="text"/>	Loan amount (gross)	<input type="text"/>
Lenders charges deducted	<input type="text"/>	Lenders charges deducted	<input type="text"/>
Loan interest retained/deducted	<input type="text"/>	Loan interest retained/deducted	<input type="text"/>
Monthly interest payable	<input type="text"/>	Monthly interest payable	<input type="text"/>
Net loan (Day 1)	<input type="text"/>	Net loan (Day 1)	<input type="text"/>
1 <sup>st</sup> or 2 <sup>nd</sup> charge borrowing	<input type="text"/>	1 <sup>st</sup> or 2 <sup>nd</sup> charge borrowing	<input type="text"/>
Current mortgage balance	<input type="text"/>	Current mortgage balance	<input type="text"/>
Current lender	<input type="text"/>	Current lender	<input type="text"/>
Current loan expiry date	<input type="text"/>	Current loan expiry date	<input type="text"/>

### Security Property Details

Current market value  Agreed purchase price

Full Address & Postcode

Provide a brief description (property type, style, layout, construction)

Ownership title  If leasehold, years remaining on lease?  If leasehold, who will own the freehold?

Standard Construction	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Year the property was built	<input type="text"/>	Flats & Apartments			
Has the property been converted?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Date the property was converted	<input type="text"/>	No. of flats in the block		<input type="text"/>	
Is this a new build property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	No. of Bedrooms	<input type="text"/>	No. of Storeys in the building		<input type="text"/>	
Is the property a licenced HMO?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	No. of Bathrooms	<input type="text"/>	Property located on which floor		<input type="text"/>	
A multi-unit freehold block?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	No. of Kitchens	<input type="text"/>	Shared access	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Above or adjacent to commercial	Yes <input type="checkbox"/>	No <input type="checkbox"/>	No. of living rooms	<input type="text"/>	Deck access	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Grade II listed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	No. of other rooms	<input type="text"/>	Duplex	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Ex Local Authority	Yes <input type="checkbox"/>	No <input type="checkbox"/>	No. of outbuildings	<input type="text"/>	Are flats self-contained units	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

If the property has any form of cladding, please describe the type and if any inspections or works are necessary

### Additional Security Property Details (Cross Collateral & Re-Bridging)

Full Address & Postcode

Provide a brief description (property type, style, layout, construction)

Ownership title  If leasehold, years remaining on lease?  If leasehold, who will own the freehold?

Standard Construction	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Year the property was built	<input type="text"/>	Flats & Apartments			
Has the property been converted?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Date the property was converted	<input type="text"/>	No. of flats in the block		<input type="text"/>	
Is this a new build property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	No. of Bedrooms	<input type="text"/>	No. of Storeys in the building		<input type="text"/>	
Is the property a licenced HMO?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	No. of Bathrooms	<input type="text"/>	Property located on which floor		<input type="text"/>	
A multi-unit freehold block?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	No. of Kitchens	<input type="text"/>	Shared access	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Above or adjacent to commercial	Yes <input type="checkbox"/>	No <input type="checkbox"/>	No. of living rooms	<input type="text"/>	Deck access	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Grade II listed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	No. of other rooms	<input type="text"/>	Duplex	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Ex Local Authority	Yes <input type="checkbox"/>	No <input type="checkbox"/>	No. of outbuildings	<input type="text"/>	Are flats self-contained units	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

If the property has any form of cladding, please describe the type and if any inspections or works are necessary

**If you are using more than one additional property for cross collateral purposes, please use additional forms or space in the notes. Please inform us of any redemption penalties you may incur by remortgaging and, if applicable, gain current lenders approval for any 2<sup>nd</sup> charge borrowing**

## Key Contacts

### Your Solicitor or Legal Representative

You will need to ensure your solicitor is acceptable to the lender

Solicitor Name

Firm

Address

  
  


Telephone No.

Email Address

### Contact for gaining access to the property

You will need to ensure the valuer can gain access to the property

Contact Name

Firm (if applicable)

Address (if applicable)

  
  


Telephone No.

Email Address

## Motivation

Please provide a brief summary of your short-medium-long-term plans & goals

  
  
  


## Experience

		Applicant 1		Applicant 2		
Do you have experience of using bridging or development finance?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
Have you completed other projects similar to the proposal this application relates to?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>	Yes	<input type="checkbox"/>	No <input type="checkbox"/>

Please provide a summary below of the types of refurb or developments you have completed along with timescales and profits achieved

  
  
  


## Eligibility

		Applicant 1		Applicant 2		
Have you and/or any family member lived in, or intend to live in any property connected with this application?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
Do you, the applicant, currently or, are you intending to work from any property connected to this application?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
Have you approached or do you intend to approach any other lenders or brokers in connection with this enquiry?	Yes	<input type="checkbox"/>	No <input type="checkbox"/>	Yes	<input type="checkbox"/>	No <input type="checkbox"/>

## Additional Regulatory Information

Please confirm the following:

		Applicant 1		Applicant 2		
You have received, read, and signed our terms of business.	Yes	<input type="checkbox"/>	No <input type="checkbox"/>	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
You have received, read, completed our data protection notice.	Yes	<input type="checkbox"/>	No <input type="checkbox"/>	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
You have received, read, and signed a copy of our client fee agreement	Yes	<input type="checkbox"/>	No <input type="checkbox"/>	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
You have completed an Assessment e. form.	Yes	<input type="checkbox"/>	No <input type="checkbox"/>	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
You have completed a bridging loan enquiry form.	Yes	<input type="checkbox"/>	No <input type="checkbox"/>	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
You have received a written quote for the loan you wish to apply for	Yes	<input type="checkbox"/>	No <input type="checkbox"/>	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
Will anyone aged 17 or over not noted on this application be living in the property. If yes, please provide details in the notes section	Yes	<input type="checkbox"/>	No <input type="checkbox"/>	Yes	<input type="checkbox"/>	No <input type="checkbox"/>
Should you be unable to repay the loan at the end of the term, can you confirm you have alternative arrangements in place	Yes	<input type="checkbox"/>	No <input type="checkbox"/>	Yes	<input type="checkbox"/>	No <input type="checkbox"/>

Your home or property may be repossessed if you do not make or keep up any loan repayments when due for any mortgage or loan secured on the property.

## Notes & Additional Information Section

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## Important Information & Declaration

The purpose of this document is to help us complete a lenders application for your desired loan. Our assessment and any terms or quotes issued will be based solely on the information provided in this and any additional forms you may have completed. Loans may not be granted on this data alone and you may need to provide further information and evidence to support all the data you have given us should you wish to apply for any mortgage or loan. Any rates offered are not guaranteed, may only be valid on the day they were issued as lenders may change rates, criteria, terms, and conditions at any time. We cannot offer any guarantees you will be able to obtain any mortgage or loan based on the information provided in this form, and we cannot be held responsible for any decision made by any lender. All regulated firms will carry out their own background checks on the validity of the information you provide to us, and any suspicious activity will be reported to the appropriate authorities

Full Name	<input type="text"/>	Full Name	<input type="text"/>
Signature	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

**W P Property Finance is the trading name of Positive Property Finance Ltd. East Bridge House, East Street, Colchester, Essex. CO1 2TX Tel. No. 01206 586580 which is authorised and regulated by the Financial Conduct Authority under FCA reference number: 702870.**