

Bridging & Short-Term Loan Enquiry Form

1. Loan details:

Purpose: Purchase: Refinance: Refinance & capital raise: Capital raise only: Refurb/Dev:
Seller: Estate agent: Private sale: Family member: Auction purchase:
(or sourcing agent)
Application type: Individual/sole trader: Partnership: UK Ltd Company: LLP: Trust:
 First time landlord: First time buyer: Owner occupier: Simultaneous purchase:
(regulated bridge) (e.g., residential broken chain)

What is the loan amount required? What is the term of loan required?
 Target completion date: Funds available for deposit and fees:
Interest payment type: paid monthly: Retained for term: Part retained: If part retained, no. months retained:

2. Security information:

Property address & full postcode:

Purchases: Purchase price? What is the source of deposit?
 Open market value: If BMV, provide the reason:

Refinance: What is the estimated value? Date purchased? Amount paid?

If refinance, outstanding mortgage currently secured against the property:

Current debt:	Lender:	Rate:	Monthly cost:	If any redemption penalties, provide amount and end date:	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Amount: <input type="text"/>	End date: <input type="text"/>

Security type: (residential) House: Flat: Maisonette: MUFB: HMO: If HMO how many rooms?
 Is it Grade II listed? Converted: When was it converted? When was it built?

Style: Detached: Semi-detached: Link detached: Terraced: End terraced:

Security: (mixed use) Commercial: Semi-commercial: % of the property value that relates to residential:

Tenure: Freehold: Leasehold: Feudal: If leasehold, no. of years left on the lease:
 Have the external walls been completed with cladding, or has cladding been added to the external walls? Yes No

Commercial security: Pub: Industrial: Offices: Leisure: Retail:
 Retail with residential accommodation: Serviced offices: Other:

If the property is/has a flat:

No. units in the block? No. storeys in the block? Larger than 30m²? Yes No Size m²?

3. Exit strategy:

Hold as an investment and refinance with a BTL term loan: Sale of property or properties:
 Development exit: Other: Anticipated GDV:

When considering your exit strategy, make sure you factor in the time it may take to refinance to a new term loan or how long it may take to market and sell your property or properties. Your strategy needs to be credible and achievable. Lenders will not accept speculative or ambitious proposals. If you are borrowing for investment purposes and using your, or a related person's, dwelling property as additional security you must ensure you have the resources or meet lenders affordability models to repay the loan. If you are unable to repay the loan on time penalties could be severe or you could lose the property.

4. Refurbishment & Development works details:

Light refurb: Heavy refurb: Planning consent required: Planning consent obtained:

Please describe the nature of the works being undertaken, whether under permitted development and/or if change of use permission sought or granted:

How long will the works take? How much will these works cost? as per your schedule of works

Do you have a schedule of works? Amount you need to borrow? with this application

5. Additional security: (1st or 2nd charge)

Additional property can be used to allow further borrowing on a 1st or 2nd charge basis against residential or commercial property

Full address and postcode of the property:

What is the estimated value? Date purchased: Amount paid:

Current debt:	Lender:	Rate:	Monthly cost:	If any redemption penalties, provide amount and end date:	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Amount: <input type="text"/>	End date: <input type="text"/>

Product description: House: Flat: Maisonette: HMO: Student let:

Pub: Retail: Industrial: Offices: Retail with residential:

Type of security: 1st charge: 2nd charge:

Tenure: Freehold: Leasehold: Feudal: If leasehold, years remaining on the lease:

If HMO, no. of beds? No. rooms occupied: Annual income: No. rental agreements:

6. Limited company or LLP details:

Ltd Co. / LLP name: Company registration No.:

Trading address: UK incorporated: Yes No

7. Applicants details:

	Borrower / Guarantor 1:	Borrower / Guarantor 2:
Full name/s:	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text"/>	<input type="text"/>
Permanent residential address:	<input type="text"/>	<input type="text"/>
Date moved in:	<input type="text"/>	<input type="text"/>
Telephone no.:	<input type="text"/>	<input type="text"/>
Email address:	<input type="text"/>	<input type="text"/>
Nationality:	<input type="text"/>	<input type="text"/>
Annual income: (excluding any rental income)	<input type="text"/>	<input type="text"/>
Does any applicant have any personal or business adverse credit?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, please provide details in the notes section

8. Eligibility and further information questions: (these must be answered for all applications)

- Are all applicants' personal incomes sufficient to support their personal expenditure? Yes No If no, provide details in section 10.
- Do all applicants have permanent right to reside in the UK? Yes No If no, provide details in section 10.
- Has any applicant ever been convicted of any criminal offense? Yes No If yes, provide details in section 10.
- Does any applicant or any related party dwell or intend to dwell in the security? Yes No If yes, provide details in section 10.
- Are all applicants tax affairs in order and all HMRC dealings up to date? Yes No If no, provide details in section 10.
- Has any related corporate structure been set up by a qualified tax adviser? yes No If no, provide details in section 10.
- Have you approached any broker or lender in connection with this enquiry? Yes No If yes, provide details in section 10.
- Questions about refurbishment/development experience:**
- Have you completed 2 or more similar projects within the last 5 years? Yes No Please provide details in section 9.
- Have you any refurb/construction/development or building works experience? Yes No Please provide details in section 9.
- How many other buy to let/investment properties are owned by the applicants? You should provide full details in a separate spreadsheet:

Non regulated & commercial bridging finance - It would assist your enquiry if you were able to provide as much information as possible. Details about your current business activities and future business plans, accounts for the business, bank statements, assets and liabilities, income and expenditure details, professional connections. If you present yourself and your business professionally to any prospective lender, you stand a better chance of securing competitive finance to meet your objectives.

9. Summary of proposal:

Please outline the purpose of the loan including full details of your objectives, along with the merits of the proposal. Mitigating points relating to any negative aspects should also be explained in this section in order for an accurate initial assessment to take place.

10. Further information:

Please use this section to provide further details where necessary and record any additional information in relation to your enquiry

11. Declaration:

I/We confirm that the information provided in this document is true, accurate and can be evidenced:

Completed by:

Dated:

Our assessment and any terms or quotes issued will be based solely on the information provided in this form. Loans will not be granted on this data alone and you will need to provide further information and evidence to support all data provided, should you wish to apply for a loan. Any rates quoted are not guaranteed and will only be valid on the date issued. Lenders may change their criteria, terms and conditions at any time. We cannot guarantee you will be able to obtain any mortgage or loan based on the information supplied in this document 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 any information provided to us and suspicious activity will be reported to the appropriate authorities.

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

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