

Bridging Individual Application Form

Applicant Details

First Applicant

Title

Forename(s)

Surname

D.O.B

Gender

Marital Status

Nationality

Country of Birth

Do you have the right to permanently reside in the UK? Yes No

National Insurance Number

Second Applicant

Title

Forename(s)

Surname

D.O.B

Gender

Marital Status

Nationality

Country of Birth

Do you have the right to permanently reside in the UK? Yes No

National Insurance Number

Contact Details

Mobile Telephone

Work Telephone

Email Address

Mobile Telephone

Work Telephone

Email Address

Home Address

Full Address

At Address Since

Residential Status Home Owner Tenant Living with relatives

Other

Previous Address (within the last 3 years)

Full Address

At Address Since

Residential Status Home Owner Tenant Living with relatives

Other

Previous Address (within the last 3 years)

Bridging Individual Application Form

Employment Details

Status Employed <input type="checkbox"/>	Self Employed <input type="checkbox"/>	Un-Employed <input type="checkbox"/>
Retired <input type="checkbox"/>	Permanent <input type="checkbox"/>	Part-Time <input type="checkbox"/>
Contractor <input type="checkbox"/>		
Occupation <input type="text"/>		
Employer Name/ Business Trading Sector <input type="text"/>		
Length of Employment <input type="text"/>	Gross Income/last 3 years net profit figures	£ <input type="text"/>

Status Employed <input type="checkbox"/>	Self Employed <input type="checkbox"/>	Un-Employed <input type="checkbox"/>
Retired <input type="checkbox"/>	Permanent <input type="checkbox"/>	Part-Time <input type="checkbox"/>
Contractor <input type="checkbox"/>		
Occupation <input type="text"/>		
Employer Name/ Business Trading Sector <input type="text"/>		
Length of Employment <input type="text"/>	Gross Income/last 3 years net profit figures	£ <input type="text"/>

Bank Account Details

Name of Bank	<input type="text"/>
Account Name	<input type="text"/>
Account Number	<input type="text"/>
Sort Code	<input type="text"/>

Name of Bank	<input type="text"/>
Account Name	<input type="text"/>
Account Number	<input type="text"/>
Sort Code	<input type="text"/>

Loan Details

Purpose of Loan	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>	Re-bridge <input type="checkbox"/>	Light Refurbishment <input type="checkbox"/>	Heavy Refurbishment <input type="checkbox"/>	Business Use <input type="checkbox"/>	Tax Bill <input type="checkbox"/>
	Other <input type="checkbox"/>	If other, please specify <input type="text"/>					
Loan Summary	<input type="text"/>						
Amount Required	<input type="text"/>	Term of Loan	<input type="text"/>	Date funds required by	<input type="text"/>		
Exit Strategy	<input type="text"/>						

Security Details

Security Address	<input type="text"/>					Number of Securities	<input type="text"/>
Property Description	Semi-Detached <input type="checkbox"/>	Detached <input type="checkbox"/>	Terraced <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Flat <input type="checkbox"/>	Apartment <input type="checkbox"/>	
	Maisonette <input type="checkbox"/>	Studio Flat <input type="checkbox"/>	Commercial <input type="checkbox"/>	Semi-Commercial <input type="checkbox"/>	HMO <input type="checkbox"/>	Other <input type="checkbox"/>	
Other, please explain	<input type="text"/>						
Access details (if different to applicant)	<input type="text"/>					Estimated Property Value	£ <input type="text"/>
Type of Security	First Charge <input type="checkbox"/>	Second Charge <input type="checkbox"/>	Other <input type="checkbox"/>	Tenure Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	If Leasehold, years remaining <input type="text"/>	
Existing Lender	<input type="text"/>					Outstanding balance	£ <input type="text"/>
Condition of property	<input type="text"/>					GDV	£ <input type="text"/>

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Additional Security

Security Address	<input type="text"/>											
Property Description	Semi-Detached	<input type="checkbox"/>	Detached	<input type="checkbox"/>	Terraced	<input type="checkbox"/>	Bungalow	<input type="checkbox"/>	Flat	<input type="checkbox"/>	Apartment	<input type="checkbox"/>
	Maisonette	<input type="checkbox"/>	Studio Flat	<input type="checkbox"/>	Commercial	<input type="checkbox"/>	Semi-Commercial	<input type="checkbox"/>	HMO	<input type="checkbox"/>	Other	<input type="checkbox"/>
If other, please explain	<input type="text"/>											
Estimated Property Value	£	<input type="text"/>	Tenure	Freehold	<input type="checkbox"/>	Leasehold	<input type="checkbox"/>	If Leasehold, years remaining	<input type="text"/>			
Type of Security	First Charge	<input type="checkbox"/>	Second Charge	<input type="checkbox"/>	Other	<input type="checkbox"/>						
Existing Lender	<input type="text"/>						Outstanding balance	£	<input type="text"/>			

Solicitor's Details

Minimum of two partners required and must be SRA approved

Solicitor's Firm	<input type="text"/>	Solicitor Acting	<input type="text"/>
Solicitor's Contact Number	<input type="text"/>	Solicitor's Email Address	<input type="text"/>
Solicitor's Address & Postcode	<input type="text"/>	Number of Solicitors in firm	<input type="text"/>

Introducer Details

Name of Company	<input type="text"/>	Name of Intermediary	<input type="text"/>
FCA No.	<input type="text"/>	Mobile Number	<input type="text"/>
Email Address	<input type="text"/>		

Credit Profile

First Applicant	Yes	No	Second Applicant	Yes	No
Have you ever been refused a mortgage	<input type="checkbox"/>	<input type="checkbox"/>	Have you ever been refused a mortgage	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been declared bankrupt	<input type="checkbox"/>	<input type="checkbox"/>	Have you ever been declared bankrupt	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had any CCJs or Defaults	<input type="checkbox"/>	<input type="checkbox"/>	Have you ever had any CCJs or Defaults	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been in arrears with any mortgage payments, credit cards, loans or other credit agreements	<input type="checkbox"/>	<input type="checkbox"/>	Have you ever been in arrears with any mortgage payments, credit cards, loans or other credit agreements	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever made arrangements with any creditors	<input type="checkbox"/>	<input type="checkbox"/>	Have you ever made arrangements with any creditors	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been convicted of any criminal offenses, excluding road traffic offenses	<input type="checkbox"/>	<input type="checkbox"/>	Have you ever been convicted of any criminal offenses, excluding road traffic offenses	<input type="checkbox"/>	<input type="checkbox"/>
If you have answered yes to any of the above, provide full details below:			If you have answered yes to any of the above, provide full details below:		
<input type="text"/>			<input type="text"/>		

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Fees

Legal and Valuation fees are payable upfront. Underwriting will commence once the valuation fee has been paid.

Please select your preference from one of the following options for the repayment of the remaining fees as outlined below.

	Add fee to the loan	Pay fee upfront		Add fee to the loan	Pay fee upfront		Add fee to the loan	Pay fee upfront
Product Fee	<input type="checkbox"/>	<input type="checkbox"/>	Additional Credit Intermediary Fee (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	First Charge Lender Fee (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>

Applicant Declaration

We will carefully assess the information you have provided on this application form.

In order to prevent or detect fraud, the information provided in the application will be shared with fraud prevention agency/ies to prevent fraud and money laundering and verify your identity. If fraud is detected certain services, finance or employment may be refused.

We will share your information with other associated entities and third party and professional advisors who work with us for the purposes of managing our business.

In considering whether or not to offer you a loan we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as your financial history.

We will do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applications or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at www.callcredit.co.uk/crain, www.equifax.co.uk/crain, www.experian.co.uk/crain,

How we process your information is set out in our Privacy Notice which you should read before completing this form. If you have not already received a copy, you can download one at www.springfinance.co.uk/privacy-statement

Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you provide such information, you may be reported to the police and prosecuted, and information may be shared with fraud prevention agencies.

I/we confirm that the information above is true and not misleading and authorise you to make any necessary enquires.

Applicant 1 signature

Date

Applicant 2 signature

Date