

This application will not be processed unless all sections are completed in full and signed.



Bridging loan application form

Date of application

Borrower(s) personal details

	Applicant 1	Applicant 2
Name of applicant		
Company name (If applicable)		
Company reg no. (If applicable)		
Registered office address and business address if different		
Date of birth		
Home address		
Previous address if moved in the last 3 years		
Home tel no.		
Work tel no.		
Mobile no.		
Do you have the right to permanently live in the UK	Yes No If No please provide details	Yes No If No please provide details
E-mail address		
Fax no.		
Bank details Bank name Account no. Sort code		
Mother's maiden name (for security)		
Place of birth (for security)		
Passport number		
Drivers license number		
National Insurance number		

Loan details

Net loan required (After deduction of fees and / or interest) £	Loan to Value %	Term Of Loan (months)
--	-------------------------------	------------------------------

Purpose of loan

Purchase price (If selected please specify on the right)	Purchase price £ Date of purchase
Remortgage (If selected please specify on the right)	Original price paid £ Date of purchase
Capital raising (If selected please specify on the right)	Amount of mortgage outstanding £
Other (If selected please specify on the right)	
Reason loan is required	

Proposals for repayment of bridging loan	Property sale	Re-finance	Other
Date funds required by	Full details		

Property details

Address of property to be used as security					
Type of property	Residential <small>Also is the property</small> Freehold	BTL Leasehold	Commercial <small>If leasehold please state number of unexpired years</small>	Semi-commercial	Other
Condition of property	Excellent Poor	Good Renovation needed	Fair		
Detailed description of property <small>(i.e 4 Bed semi detached house)</small>		Value	£		
Amount owed on existing borrowings	£	Name of lender			
Occupancy of property	Vacant	Occupied If Occupied please state who lives in the property What is the tenant relationship to the applicant			

	Property 1	Property 2
Full address of additional property offered as security for loan (Please provide description)		
Value	£	£
Amount owing on existing borrowings	£	£

Solicitor details

Name of solicitor(s) acting for applicant(s)		Name of firm (Must have minimum three partners)	
Number of partners		Full address of firm	
Email address		Mobile no.	
Contact tel no.		Fax no.	

Broker / Introducer details

Company name		Broker name	
Full address			
Tel no.		Mobile no.	
Email		Fax no.	
Disclosed brokers Fee (This refers to the fee the broker is charging to the applicant to be paid in addition to the commission that will be paid by Hana Capital Ltd)	(Amount in £ or % of loan advance)		
Have you met the client direct with regards to this application?	Yes	No	If Yes please complete below
	Please state date of visits, location of visits and who the meetings were with		
	Date of visit	Name	Location
	1		
2			
Any other comments			

Adverse credit information

	Applicant 1	Applicant 2
Do you have any County Court Judgments?	<p>Yes No</p> <p>If Yes please provide details (State what for, amount and who)</p>	<p>Yes No</p> <p>If Yes please provide details (State what for, amount and who)</p>
Have you ever been bankrupt or entered into an IVA?	<p>Yes No</p> <p>If Yes please provide details</p>	<p>Yes No</p> <p>If Yes please provide details</p>
Have you ever been refused a mortgage/secured loan on this or any other property?	<p>Yes No</p> <p>If Yes please provide details</p>	<p>Yes No</p> <p>If Yes please provide details</p>
Have you ever been convicted of any criminal offenses excluding road traffic offenses?	<p>Yes No</p> <p>If Yes please provide details</p>	<p>Yes No</p> <p>If Yes please provide details</p>
Have you ever made arrangements with creditors?	<p>Yes No</p> <p>If Yes please provide details</p>	<p>Yes No</p> <p>If Yes please provide details</p>

Statement of personal assets and liabilities

	Applicant 1	Applicant 2
Name		
Occupation		
Business or employers name		
Gross annual income	£	£

Applicant 1				Applicant 2			
1. Private residential address				1. Private residential address			
Asset value / Amount	£	Liabilities / Outstanding debt	£	Asset value / Amount	£	Liabilities / Outstanding debt	£
Who is the debt with?				Who is the debt with?			
2a. Investment property address				2a. Investment property address			
Asset value / Amount	£	Liabilities / Outstanding debt	£	Asset value / Amount	£	Liabilities / Outstanding debt	£
Who is the debt with?				Who is the debt with?			
2b. Investment Property Address				2b. Investment Property Address			
Asset value / Amount	£	Liabilities / Outstanding debt	£	Asset value / Amount	£	Liabilities / Outstanding debt	£
Who is the debt with?				Who is the debt with?			

For further investment property held - please provide details under additional comments (page 6).

3. Person chattels & motor vehicles				3. Person chattels & motor vehicles			
Asset value / Amount	£	Liabilities / Outstanding debt	£	Asset value / Amount	£	Liabilities / Outstanding debt	£
4. Bank & Building Society				4. Bank & Building Society			
Asset value / Amount	£	Liabilities / Outstanding debt	£	Asset value / Amount	£	Liabilities / Outstanding debt	£
5. Other investments / Insurance policies				5. Other investments / Insurance policies			
Asset value / Amount	£	Liabilities / Outstanding debt	£	Asset value / Amount	£	Liabilities / Outstanding debt	£
6. Equity / Shares / Investments				6. Equity / Shares / Investments			
Asset value / Amount	£	Liabilities / Outstanding debt	£	Asset value / Amount	£	Liabilities / Outstanding debt	£
7. Outstanding personal tax & other liabilities				7. Outstanding personal tax & other liabilities			
Asset value / Amount	£	Liabilities / Outstanding debt	£	Asset value / Amount	£	Liabilities / Outstanding debt	£
8. Other				8. Other			
Asset value / Amount	£	Liabilities / Outstanding debt	£	Asset value / Amount	£	Liabilities / Outstanding debt	£
TOTAL £	£			TOTAL £	£		

Please continue on the following page if required. Please also list any additional assets details there.

Applicant affordability checklist

Monthly payments	Applicant 1	Applicant 2	Joint
Existing mortgage / Rent	£	£	£
Utilities	£	£	£
Car / Travel	£	£	£
Food	£	£	£
Holiday	£	£	£
House phone	£	£	£
Internet	£	£	£
Mobile	£	£	£
Miscellaneous (i.e. Sky)	£	£	£
Nursery / Child care / Child	£	£	£
Maintenance	£	£	£
Insurance	£	£	£
Entertainment	£	£	£
Loans / HP / Credit cards	£	£	£
TOTAL	£	£	£
INCOME	£	£	£
Disposable income / Mortgage budget	£	£	£

Please add additional comments here

Declaration form

I/We declare and confirm that the information contained herein and supplied by me/us is accurate and true and can be used and upon by Hana Capital Ltd and its lenders to form the basis of any contract between the loan applicant(s) and Hana Capital Ltd and its lenders.

I/We further authorise you to pass on this information to any parties you deem necessary for the furtherance of this transaction and any other related and/or future transactions with you or any party associated with you.

I/We agree that the information obtained and retained about us may be held on computer records and disclosed to relevant bodies.

I/We give consent for the lender and their solicitors to apply to the Land Registry / Land Charges Registry for a search of the index of personal names in Land Registry form PN1.

I/We agree that Hana Capital Ltd may make such enquiries, obtain credit references and confirmations, and obtain any other information as may be deemed necessary and appropriate in relation to this loan application.

DECLARATION FOR EXEMPTION RELATING TO BUSINESSES

We are entering this agreement wholly or predominantly for the purposes of a business carried on by us or intended to be carried on by us. We understand that we will not have the benefit of the protection and remedies that would be available to us, under the Consumer Credit Act 1974, Article 60B of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, or The Mortgage Credit Directive Order 2015, if this agreement were a regulated agreement under those Acts. We understand that this declaration does not affect the powers of the court to make an order under section 140B of the Consumer Credit Act 1974 in relation to a credit agreement where it determines that the relationship between the creditor and the debtor is unfair to the debtor. We are aware that, if we are in any doubt as to the consequences of the agreement not being a regulated mortgage contract and not being regulated by the Consumer Credit Act 1974, Article 60B of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 or the Mortgage Credit Directive Order 2015, we should seek independent legal advice. We also confirm that neither the Borrower nor any family member or relative has occupied, shall occupy nor is intending to occupy the Property or Properties, on which the loan is to be secured, as a dwelling (for the purposes of this condition "family member" or "relative" means a person connected with the Borrower as defined by S.16C(4) Consumer Credit Act 1972, the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 and the Mortgage Credit Directive Order 2015).

We further confirm that we are entering into this loan for the purposes of temporary finance only.

I / we are aware that it is an offence to knowingly provide false, misleading or inaccurate information when applying for a loan and in the event I / we could face criminal prosecution and / or civil action for recovery of any losses incurred by the lender.

Signed in agreement for and on behalf of the Borrower:

Applicant 1

Full name	Signature	Date
-----------	-----------	------

*Strike-through any parts of the declaration which you do not agree with.

Applicant 2

Full name	Signature	Date
-----------	-----------	------

*Strike-through any parts of the declaration which you do not agree with.

BROKER DECLARATION

I confirm I have no reason nor have had any reasonable cause to suspect, that the agreement is not entered into by the borrower wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by the borrower.

Signed in agreement by the borrowers representative:

Full name	Signature	Date
-----------	-----------	------

(Representative 1)

Full name	Signature	Date
-----------	-----------	------

(Representative 2)

Please send this application form to

By E-mail: info@hanacapital.co.uk (Please mark for the attention of your advisor)

E: info@hanacapital.co.uk T: +44 (0) 203 882 1125