

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

## Bridging loan application form

Date of application				
<b>Borrower(s) personal details</b>	<b>Applicant 1</b>		<b>Applicant 2</b>	
Name				
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		Yes      No	
E-mail address				
Fax no.				
Bank details <small>(Bank name / Account no. / Sort code)</small>				
Mother's maiden name <small>(for security)</small>				
Place of birth <small>(for security)</small>				
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 Loan

(If selected please specify on the right)

Purchase price (£)

Date of purchase

Remortgage

(If selected please specify on the right)

Purchase price (£)

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

Full details

Date funds required by

### Property details

Address of property to be used as security

Type of property

Residential

BTL

Commercial

Semi-commercial

Other

Freehold

Leasehold

*If leasehold please state number of unexpired years*

Condition of property

Excellent

Good

Fair

Poor

Renovation needed

Current annual rental income

£

Contact details for valuation access

Contact details for valuation payment

Detailed description of property

(i.e. 4 bed semi detached house)

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 <small>(Please provide description)</small>			
Value			
Amount owing on existing borrowings			

### Solicitor details

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

### Broker/ Introducer details

Company name		Broker name	
Full address			
Email address		Mobile no.	
Contact tel no.		Fax no.	
Disclosed fee <small>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)</small>	(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
Any other comments			

### Adverse credit information

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

### 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**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

Who is the debt with?

**2a. Investment property address**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

Who is the debt with?

**2b. Investment property address**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

Who is the debt with?

**1. Private residential address**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

Who is the debt with?

**2a. Investment property address**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

Who is the debt with?

**2b. Investment property address**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

Who is the debt with?

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

**3. Person chattels & motor vehicles**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

**3. Person chattels & motor vehicles**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

**4. Bank Building Society**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

**4. Bank Building Society**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

**5. Other investments / Insurance policies**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

**5. Other investments / Insurance policies**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

**6. Equity / Shares / Investments**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

**6. Equity / Shares / Investments**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

**7. Outstanding personal tax & other liabilities**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

**7. Outstanding personal tax & other liabilities**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

**8. Other**

Asset value / Amount (£)

Liabilities / Outstanding debt (£)

**8. Other**

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 relied upon 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 their 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 order under the 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 the 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 1974, the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, or The Mortgage Credit Directive Order 2015.

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

I/We are aware that it is an offence to knowingly provide false, misleading and inaccurate information when applying for a loan and in the even 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
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\*Strike-through any parts of the declaration which you do not agree with.

**Applicant 2**

Full name	Signature	Date
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\*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
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Representative 1

Full name	Signature	Date
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Representative 2