



APPLICATION FORM

This is an application form for a non-regulated mortgage contract. This means any loan agreement will not fall within the regulation of the Financial Conduct Authority ('FCA'), or fall within the scope of the Consumer Credit Act, for the purpose of any loan we may make. If you are not sure what this means, please ask your credit broker for more information.

Information on how we may process this data is contained at the end of the application, along with a link to our privacy policy.

For Bridging, please complete pages 1 to 5, and 7 & 9.

For Development, please complete all pages.

1. Broker Details

Contact name:

Company name:

Email address:

Contact number:

Are you authorised by the FCA?

Yes

No

Authorisation type:

Directly authorised

Appointed representative

Commercial broker

FCA No (if applicable):

Broker declaration:

If this form is being completed by a broker, please confirm that you are authorised to submit this application to us on behalf of the applicant(s) (including companies, individuals, and guarantors), and that you have permission to pass this data on to us for processing, both within this form and throughout the duration of the application and loan. You also agree to notify us if you no longer have permission to act as the broker for the applicant(s).

I confirm that the above statement is correct, and the data within this form is true and accurate to the best of my knowledge.

2. Your Loan Requirements

Loan Product:

Bridge

Refurbishment

Development

Net amount required for the purchase/refinance/capital raise:

Net amount required for refurbishment or build costs (if applicable):

Total net amount required (total of above):

What is the gross LTV required?

Term required:

Property charge offered:	First Charge	Second Charge
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Purchase price (if applicable):

Current value (provide details if different to purchase price):

Gross development value (if applicable):

Source of funds for deposit (please give details if gifted):

Will there be any other charges behind us?:	Yes	No
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Purpose of loan:

Buy to let

Refurbishment

Development

Commercial

Servicing interest:

Paid monthly

Rolled up

Retained (included in the loan)

Anticipated completion date and the reason for that date:

Exit strategy:

Sale

Refinance

Other

Details of any works to be carried out:

3. Applicant details

Please fill out this section if any individuals (and guarantors) who will form part of the loan. For corporate applications, this includes directors, Ultimate Beneficial Owners listed in Section 3.

Personal details

Applicant 1

Applicant 2

Title:

Full name:

Date of birth:

Marital status:

Nationality:

Contact details

Home phone:

Mobile phone:

Email address:

Residency status

Do you have the right to live in the UK?	Yes	No	Yes	No
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How long have you lived in the UK?

Your address history

Current address:

Time at address:

Do you own this property?	Yes	No	Yes	No
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Are you on the electoral roll at this address?	Yes	No	Yes	No
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Previous address (within last 3 years):

Time at this address:

Your employment (type 1 or 2 if more than one applicant)

Employment status:

Employed

Self-employed

Employed

Self-employed

Are you on the electoral roll at this address?:

Sole trader

Partnership

Sole Trader

Partnership

Limited company

LLP

Limited company

LLP

Company or trading name:

Occupation:

Annual salary or equivalent:

Rental income:

Other income:

Detail of other income:

Credit history

If you have ever been made bankrupt, you must now be discharged, or if you are in the process of being made bankrupt, you must provide us details of this

CCJ	Yes	No	Yes	No
Bankruptcy	Yes	No	Yes	No
IVA	Yes	No	Yes	No
Mortgage arrears	Yes	No	Yes	No
Arrears with any creditors	Yes	No	Yes	No
Repossession, receivership or liquidation	Yes	No	Yes	No

If yes to any of the above, please provide details

Have you ever had any criminal convictions?

4. Assets and liabilities

Please fill in this form for each applicant (including guarantors, directors and Ultimate Beneficial Owners) to the loan.

Please provide a separate schedule detailing the total of your other property. Please include the proprietor, the ownership %, full address and postcode, property value and any outstanding mortgages.

Assets and liabilities statement

Assets	Value (£)	Description/Address
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Savings/credit balances:

Equity investments:

Other assets:

Main residence:

Total of other property:

Total assets value:

Liabilities	Value (£)	Description/Address
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Overdrafts/credit balances:

Personal loans:

Personal guarantees:

Mortgage main residence:

Total of mortgages over other properties:

Total liabilities value:

TOTAL NET ASSETS:

5. Property to be provided as security

Please provide additional pages of this section for each property proposed as security to the loan.

Do you own this property?

Address:

Postcode:

Title number:

Current property use: Residential Commercial Semi-commercial

Description of the property:

Land

Flat

Detached

Semi-detached

Terraced

Commercial

If flat or apartment:

Purpose built

Converted

Above commercial

Tenure: Freehold Leasehold

If leasehold, how many years are remaining?

Details of occupancies:

Has any applicants or direct family resided here before OR Is the property inherited?

Yes No Inherited

Confirmation that neither you nor any close family will reside at this property?

I/We confirm

Rental income/potential:

Are any easements party wall or other agreements required for the project? Yes No

Name and contact details for valuation access:

6. Development information

Please complete this section if you are undertaking a heavy refurbishment/conversion or development.

Project overview

Any works at the security must have adequate planning consent and all planning conditions and building regulations satisfied where required.

Description of works planned:

Developer/main contactor details:

End number of units:

Internal area of all units (per unit/sq. ft.):

Anticipated construction start date:

Anticipated construction end date:

Planning and warranty

Full planning consent and warranty information must be obtained before completion of the loan.

Current stage of planning consent (if applicable):

If full planning consent is not yet obtained, please advise when it will be and provide dates:

Planning district:

Planning reference number(s):

Property planning consent:	Residential	Semi-Commercial	Other
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Planning levies e.g. S106/CIL (amounts and descriptions):

Special planning conditions:

Is a revised planning application to be made pre or post completion? If yes, please provide further details:

Appointed building inspector:

Warranty provider:

How many years cover provided under warranty?

7. Your solicitor details

When signing the mortgage deed each applicant must have their own solicitor to provide independent legal advice. Your solicitor will need to provide undertaking to our solicitors to cover the cost of our legal fees. Your solicitor firm must have at least two Solicitors Regulation Authority approved partners. You will likely need to attend their offices throughout the application.

Firm:

Contact:

Telephone number:

Email address:

Postal address:

8. How we may process the data within this application

Black & White Bridging is a trading name of Bath and West Finance Bridging Limited (12339728), Bath and West Financed Limited (07673439), and their associated companies (a list of which is available on our website) incorporated in England and Wales, York House, 1300 Parkway North, Bristol, BS34 8YU. Reference to 'us' or 'we' refers to Bath and West Finance Limited, or any other of our associated company which may be processing this application.

Please find this link to our Privacy Policy which contains information about what data we collect, and how we may process this as part of this application.

<https://blackandwhitebridging.co.uk/privacy-policy/>.

In order for us to consider and administer any credit agreement you apply for we will need to use your personal information. By signing this application form, you consent to us using your information for any purpose detailed below, which includes the undertaking of a credit check. Therefore, please ensure you read the following in full.

It is important that you give us accurate information. Any information about you and your account may be used by us to open and manage the account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. We will also provide details of each applicant, guarantor, your loan and project to anyone assisting with our underwriting and loan monitoring processes including but not limited to your broker, solicitors, valuers, quantity surveyors, credit agencies, referees, identity and fraud agencies etc.

We may search the files of credit reference agencies which will keep a record of the search. Details of how you conduct your account (including any repossession of the property and any arrears) may be disclosed to these agencies. This information may be used by other lenders in assessing applications made by you or members of your household and for the occasional debt tracing and fraud prevention.

<https://www.experian.co.uk/legal/crain/>.

An association between joint applicants or between you and any named partner/spouse will be created at the credit reference agency. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. If an association already exists, then your application will be assessed with reference to these associated records. This situation will continue until one of you successfully files a disassociation at the credit reference agency.

We will check your details with fraud prevention agencies, and if you give us false or inaccurate information and we suspect fraud, we will record this. Your records will be shared with other organisations and used by us and them to help make decisions about credit and credit related services.

We may store the information you provide to it on computer or in records. You can obtain any of the personal information we hold about you by writing to the Data Protection Officer at Black & White Bridging, York House, 1300 Parkway North, Bristol, BS34 8YU.

If any of your personal details change, you must notify us. Please contact us on 0117 9374333 or in writing at the address above.

9. Signatures

The applicants confirm that the information provided in this application is true and complete and understand that it will form the basis of any contract with Black & White Bridging and its associated companies.

Applicant 1

Applicant 2

Signed:

Name:

Date:

In order for your application to be processed as quickly as possible, please ensure that the application form has been fully completed and send a signed scanned copy via email to enquiries@nogreyareas.co.uk.



Thank you for being with us.

www.blackandwhitebridging.co.uk

Truly transparent lending with **no grey areas.**

Bristol | London | Manchester



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