

Individual Application Form



Bridging . Commercial . Mortgage solutions

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About You *(all sections must be completed)*

First Applicant

Title Surname

Forenames

Date of Birth National Insurance Number

Nationality Marital Status

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

Contact details for first applicant

Home telephone number Work telephone number

Mobile telephone number

Email address

Second Applicant

Title Surname

Forenames

Date of Birth National Insurance Number

Nationality Marital Status

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

Contact details for second applicant

Home telephone number Work telephone number

Mobile telephone number

Email address

First Applicant

Present address

Postcode

Years

Months

How long have you lived at this address?

Previous address (all addresses in the last 3 years)

Are you a:

Homeowner

Tenant

With parents

Other

For homeowners only:

Current estimated value of your present address (£)

Current Outstanding mortgage (£)

Current monthly payment (£)

Second Applicant

Present address

Postcode

Years

Months

How long have you lived at this address?

Previous address (all addresses in the last 3 years)

Are you a:

Homeowner

Tenant

With parents

Other

For homeowners only:

Current estimated value of your present address (£)

Current Outstanding mortgage (£)

Current monthly payment (£)

First Applicant

Name of bank

Account name

Account number

Sort Code

Second Applicant

Name of bank

Account name

Account number

Sort Code

First Applicant

Occupation

Are you:

Employed Self-employed Retired Unemployed

 And are you: Permanent Part-time Contracting

Name and address of employers / self employed business

Years Months

How long have you worked for your employer or been self-employed?

 For Employees only

Basic annual salary (£) Guaranteed bonus (£)

Non guaranteed bonus, overtime, commission (£)

Any other income (£) (Please provide details in section 12)

Do you own over 25% of the business you work for?

Yes No

If YES, or if you are self-employed, what is your net profit before tax for the last 3 years?

Year Ending Net Profit Year Ending Net Profit Year Ending Net Profit **Second Applicant**

Occupation

Are you:

Employed Self-employed Retired Unemployed

 And are you: Permanent Part-time Contracting

Name and address of employers / self employed business

Years Months

How long have you worked for your employer or been self-employed?

 For Employees only

Basic annual salary (£) Guaranteed bonus (£)

Non guaranteed bonus, overtime, commission (£)

Any other income (£) (Please provide details in section 12)

Do you own over 25% of the business you work for?

Yes No

If YES, or if you are self-employed, what is your net profit before tax for the last 3 years?

Year Ending Net Profit Year Ending Net Profit Year Ending Net Profit

We require Section 5 (Assets & Liabilities), and the supplementary property form as appropriate, to be completed for all applicants named on this application form.

Statement of financial position at:

Current property address

Postcode

Assets (£)

Value of current property £

No. of buy to let properties

** Please give details in supplementary property form*

Value of commercial properties £

Cash deposits £

*This covers cash held in a deposit account or share account with a building society, bank account, Post Office or similar account***Equities / Investments**

Public company shares £

Debtors £

Other investments £

Vehicles / Boats / Aircraft

£

£

£

Personal effects / other assets*e.g. personal belongings of value, jewellery, furniture, stamp collection, animals etc, please specify*

£

£

£

Total value of assets £

Liabilities (£)** Please provide a breakdown of property portfolio where applicable*

Residential mortgage loan £

No. & total buy to let loans

Total commercial loan size £

Current overdraft(s) £

Credit card balance(s) £

Unsecured loans £

Hire purchases £

Other Liabilities (£)**e.g. directors loan(s), maintenance etc, please specify*

£

£

£

£

£

£

£

£

Total liabilities £

Assets and Liabilities Supplementary Form

Property Portfolio

Full property address	Property in the name of	Name of lender	Estimated value £	Year purchased	Purchase price £	Current debt £	Current monthly mortgage payment £	Current monthly rent received £
TOTALS								

First Applicant

Have you ever been in arrears with any mortgage payments, credit cards, loans, or any other credit agreements?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever had a CCJ or any other judgement or debt registered against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been made bankrupt or reached an agreement with creditors?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you aware of any bankruptcy/insolvency proceedings against you (or any of your companies)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been refused a mortgage/secured loan on this or any other property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been convicted of any criminal offenses excluding road traffic offenses?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been a director or shareholder of a company that has been struck off?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you approached any other lenders about obtaining a mortgage on the property to be acquired/refinanced?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever used a bridge loan before?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you have answered yes to any of the above questions, please provide full details below
(further space provided in section 12)

Second Applicant

Have you ever been in arrears with any mortgage payments, credit cards, loans, or any other credit agreements?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever had a CCJ or any other judgement or debt registered against you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been made bankrupt or reached an agreement with creditors?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you aware of any bankruptcy/insolvency proceedings against you (or any of your companies)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been refused a mortgage/secured loan on this or any other property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been convicted of any criminal offenses excluding road traffic offenses?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been a director or shareholder of a company that has been struck off?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you approached any other lenders about obtaining a mortgage on the property to be acquired/refinanced?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever used a bridge loan before?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you have answered yes to any of the above questions, please provide full details below
(further space provided in section 12)

Bridging loan details

Why is this bridging loan required?

Purchase	Re-mortgage	Capital Raising	Other
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please provide details of the purpose of the bridging loan

Loan amount required (£)

Term of loan required

Date funds required by

How will loan interest be funded?

What is the source of your deposit?

Please tell us why you are applying for a bridging loan rather than a mortgage or other finance

Security Details

First Charge	Second Charge	Other
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Security address

Estimated Valuation (£)

First Charge balance (£)

Postcode

Actual/estimated rental income (£)

Purchase price net of any incentives & discounts (£)

Do you or any of your family members live in the property or intend to live in it in the future?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Have you or any of your family members previously lived in the property?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Type of property

Residential	BTL	Commercial	Mixed
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Condition of property

Excellent	Good	Fair	Poor
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Description

Renovation needed?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Renovation Details

Re-mortgage / capital raising (if applicable)

Original price paid (£)

Date of purchase

Current lender

Current loan outstanding (£)

Additional security details

First Charge	Second Charge	Other	Security address	
Estimated Valuation (£)	First Charge balance (£)		Postcode	
Actual/estimated rental income (£)	Purchase price net of any incentives & discounts (£)		Do you or any of your family members live in the property or intend to live in it in the future?	
			Yes	No
			Have you or any of your family members previously lived in the property?	
			Yes	No

Type of property

Residential	BTL	Commercial	Mixed

Condition of property

Excellent	Good	Fair	Poor

Description	Renovation needed?	Yes	No
	Renovation Details		

Re-mortgage / capital raising (if applicable)

Original price paid (£)	Date of purchase	Current lender	Current loan outstanding (£)

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Your solicitor's details

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Broker / Introducer details

(Minimum of two partners required)

Name of firm

Name of company

Name of solicitor

Name of introducer

Address

Address

Postcode

Postcode

DX number

Telephone number

Fax number

Telephone number

Fax number

Email address

Email address

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Additional / Supporting Documents

Please include and attach the below required documents to support your loan application.

Document Type	Check Box
1. Passport copy for each applicant	<input type="checkbox"/>
2. Proof of address for each applicant	<input type="checkbox"/>
3. Credit Report dated in the last 30 days for each applicant	<input type="checkbox"/>
4. Last 3 months of bank statements for each applicant	<input type="checkbox"/>

BUSINESS PURPOSES

Articles 60C and 60O of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001

I am/We are entering into this agreement wholly or predominantly for the purposes of a business carried on by me/us or intended to be carried on by me/us.

I/We understand that I/We will not have the benefit of the protection and remedies that would be available to meet me/us under the Financial Services and Markets Act 2000 or under the Consumer Credit Act 1974 if this agreement were a regulated agreement under those Acts.

I/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 lender and the borrower is unfair to the borrower.

I am/We are aware that if I am/we are in any doubt as to the consequences of the agreement not being regulated by the Financial Services and Markets Act 2000 or the Consumer Credit Act 1974, then I/we should seek independent legal advice.

I/We confirm that Neither I/we nor any 'related Person' (within the meaning of article 61A(6) of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001) are currently residing, will be residing or are otherwise permitted to reside in the Property to be used as security for the Loan at any time now or in the future.

I/we understand that the definition of 'related person' includes anyone who is a spouse, civil partner, parent, brother, sister, child, grandparent or grandchild, or any other person whose relationship with me/us has the characteristics of the relationship between husband and wife.

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

IDENTIFICATION CHECKS, CREDIT SEARCHES AND DATA PROTECTION.

I/we understand and accept that in assessing this application, IGLOO FINANCE and lenders will make inquiries about me/us, including but not limited to searching any records held by ID verification, credit reference agencies and fraud prevention agencies. I am/we are aware that if I/we give IGLOO FINANCE false or in accurate information and it suspects fraud, it will record and report this.

I/we hereby authorise and consent to IGLOO FINANCE and lenders undertaking an ID verification search and credit search against me/us (and anyone financially linked or related to me/us) at any credit reference and fraud prevention agency it seems appropriate. This information may be disclosed to the credit reference and fraud prevention agency and will be used to help make decisions about credit and credit related services, recovering debts, preventing money laundering and fraud and to manage accounts. IGLOO FINANCE, the ID verification, credit reference and fraud prevention agencies will also use the information provided for statistical analysis about credit insurance and fraud and for market research.

IGLOO FINANCE may try and add to my/our records details of the search and the application for funding and this will be seen by other organisations that make searches on me/us. Details of any of the ID verification, credit reference and fraud prevention agencies can be obtained by contacting IGLOO FINANCE directly.

DATA PROTECTION

For the administration of this application and for other related purposes, I/we hereby authorise IGLOO FINANCE to obtain, use and process the personal data on this Application Form and any other information that I/we supply to IGLOO FINANCE and to transfer such data to its professional advisors, third party loan service and administration companies, any entity providing funding to IGLOO FINANCE either now or in the future (and their professional representatives) and such other third parties as IGLOO FINANCE deems necessary for the furtherance of this transaction and any other related or future transactions with me/us or any party associated with me/ us.

IGLOO FINANCE may use information about me/us to contact me/us by post, telephone, email or other electronic media, about loan and other products and services provided by it or any third party which may be of interest to me/us, unless I/we notify IGLOO that I/we do not wish to be so advised.

I/We acknowledge that I/we have a right under the Data Protection Act 2018 to receive a copy of the personal information that IGLOO FINANCE holds about me/us by sending a request to IGLOO FINANCE.

The applicant hereby irrevocably consents to lenders contacted by IGLOO FINANCE regarding this application, and their solicitors, undertaking a search of the index of the Proprietor’s Names at the Land Registry at any time during the application for finance for the purposes of determining or managing the Applicant’s application.

REPRESENTATION & WARRANTIES

By signing this declaration, I/we confirm that the information contained within this Application Form and other documents sent to IGLOO FINANCE by me/us or my/our broker at any time is correct and accurate. I am/we are aware that IGLOO FINANCE together with its successors and assigns, will primarily be relying on this declaration as to the matters stated herein, even where it undertakes its own investigation into any of these matters.

I/we declare that the information relating to my/our income and outgoing is correct and I am/we are able to meet all my/our current financial commitments and I am/we are able to meet the financial commitments of the proposed loan and any interest and other payments associated with it.

I/we will inform IGLOO FINANCE of any changes to the above information provided in this Application Form which occur either before or after the loan is made.

I am/we are aware that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan and that if I/we do provide false, inaccurate or misleading information in this Application Form or in any other document provided to IGLOO FINANCE, I/we may face criminal prosecution and/or civil action or recover of any losses incurred.

Where there are multiple borrowers or applicants signing this declaration, each party is making this declaration separately and independently and agrees to be jointly and severely liable for their liabilities to IGLOO FINANCE.

I confirm I have received the Igloo Finance Ltd Credit Broking Services document

I do wish to receive information from Igloo Finance Ltd regarding other product services

I do wish to receive information from other companies regarding other product services

Please return your completed and signed form to Kiran Mehta at kiran@igloofinance.com, or the postal address below, along with the documents requested in section 11.

First Applicant	Second Applicant
Print Name <input type="text"/>	Print Name <input type="text"/>
Date <input type="text"/>	Date <input type="text"/>
Signature <input type="text"/>	Signature <input type="text"/>