



Loan Application Form

Thank you for choosing to apply for a short term loan ("Bridge Loan") with Interbridge Financial Group ("IBFG" or "We")

It is really important that your application together with all supplemental documents ("Application") provided by you is complete. This will ensure IBFG can process your application timely and without any delays. If you have any questions on requirements or specific areas of your Application, your first point of contact should be your broker who will be happy to assist and clarify. We have listed below all the requirements for submission. Upon receipt of your documents we will conduct a desktop valuation of the property and perform basic borrower checks. Provided the initial assessment is satisfactory we will issue a non-binding Heads of Terms. Such document can be issued within 24 hours after receipt of your Application.

■ Filled in IBFG Loan Application Form

■ For each Borrower / Guarantor:

- Proof of identity (e.g. passport, driving license)
- Address Verification - no more than 90 days old (e.g. utility bill)
- Bank statements - last 3 months

If applicable:

- Proof of income - for serviced monthly or part-rolled loans (e.g. last 3 months payslip, last 3 years SA302, or P60)

■ Property

Information:

- Copy of building insurance policy incl. summary of the cover

If applicable:

- AST / details of leases - for let properties
- Purchase contract - for acquisitions only
- Proof of own deposit funds & cost of completion - for purchase only
- Redemption statement from discharging bank - refinance only
- NHBC or equivalent insurance cover - for new builds only

■ Company Information - if corporate borrower:

- Certificate of Incorporation
- Memorandum of Association
- Shareholder Agreement
- Latest financial accounts
- Last 6 months bank statement
- Up to date management accounts for last fiscal year

If applicable:

- Last 24 months mortgage statements

Prior to completion:

- Shareholder structure diagram
- Board Resolutions

Please fill in all required fields and leave blank, if not applicable

Intermediary Information (if applicable)

Company Name	_____	FCA / Interim Permission #	_____
Company Type	_____	Network/Club, if any	_____
Full Name Introducer	_____	Level of Advice Provided	_____
Your Reference	_____	Your Fees Charged to Borrower	_____
Phone Number	_____	Fee Refunds	_____
Email	_____	Date Fee is Payable	_____

Loan Information

Funds Requirement	_____	Loan Term (months)	_____
Funds Required by	_____	Purchase Price (Acquisition only)	_____
Source of Funds	_____	Debt outstanding (Remortgage only)	_____
Loan Purpose	_____	Refurb Costs (if applicable)	_____
Exit Strategy	_____		

Solicitor Information

Name of Firm	_____	Postcode	_____	City	_____
SRA Number	_____	Website	_____		
Name of Partner	_____	Partner Location	_____		
Phone Number	_____	Email	_____		
<p><i>! Please note IBFG can only accept SRA registered solicitors with a minimum of four partners and a minimum professional indemnity cover of £10m</i></p> <p><i>! You will be responsible for our legal fees in relation to the Bridge Loan. Our solicitors will require payment in full or your solicitor's undertaking to make payment before commencing any work</i></p>					

Company Information (If applicable)

Full Registered Name	_____	Registration Number	_____
Registered Address	_____	Registered Postcode	_____
Correspondence Address	_____	Registered City, Country	_____
Correspondence Postcode	_____	Correspondence City, Country	_____
Nature of Business	_____	Company Type	_____
Full Name - Directors	_____		
Shareholder Structure	<p><i>Please outline shareholder structure including all ultimate beneficial owners >20%:</i></p>		

Main Applicant

Title _____
 First Name, Last Name _____
 Previous Name (Maiden/Alias) _____
 Date of Birth _____
 Nationality _____

Contact Details

Phone Nr. _____
 Email _____

Address Details

Current Address _____
 Postcode _____ City _____
 Country _____
 Time at address _____ years _____ months
 Previous Address _____
 Postcode _____ City _____
 Country _____
 Time at address _____ years _____ months
 Phone _____ Email _____

Employment

Employment Type _____
 Company Name _____
 Address _____
 Postcode _____ City _____
 Job Title _____
 Time at current company _____ years _____ months
 Nature of Business _____
 Monthly Disposable Amount¹ _____

Credit History (last 24 mths) & Background - Applicant / Company

Any County Court Judgements? _____ Value _____
 Missed Mortgage Payments _____
 Bankruptcy / IVA / CVA / Other _____
 How long ago? _____
 Any Felony Convictions? _____
 Any Misdemeanor Convictions? _____

Other _____

Primary Security

Address _____
 Postcode _____ City _____
 Country _____
 Title Number _____

Property Details

Approx. Value _____ Purchase Price _____
 Tenure _____ Charge offered _____
 Property Type _____ Usage _____
 Newbuild _____ Build Year _____
 Occupancy _____ Current Debt _____

Access Details

Full Name _____
 Phone Number _____
 Email _____

Additional Security

Address _____
 Postcode _____ City _____
 Country _____
 Title Number _____

Property Details

Approx. Value _____ Purchase Price _____
 Tenure _____ Charge offered _____
 Property Type _____ Usage _____
 Newbuild _____ Build Year _____
 Occupancy _____ Current Debt _____

Access Details

Full Name _____
 Phone Number _____
 Email _____

Additional Information

Any Felony Convictions?

Important - Please Read**Use of Information**

You have the right to know how IBFG will use your personal information. It is important that you read and consent to the use of your information in accordance with this declaration and the "IBFG - Guide to the use of your personal and business data and Credit Reference and Fraud Prevention Agencies".

Authorities and Disclosures

- You are older than 18 years and are entitled to apply for the Bridge Loan
- For limited companies, (a) each of the signatories below is a director duly authorised to make this Application and who has completed or fully read the contents of this Application and (b) You have the power to borrow the money applied for and to mortgage the property(ies) proposed as security referred to in this Application.
- You have the consent of any joint Applicant or third party to disclose and use their information for the purposes of this Application.
- You agree and consent to us making enquiries of the persons listed above and authorise such persons to disclose to us any information We require from them.
- You have completed and submitted all relevant sections of this Application and all details provided are true and not misleading.
- You will notify us promptly of any changes which have or are likely to have an effect on the continuing accuracy of the particulars in this Application and which may affect our willingness to provide the Bridge Loan.
- You understand that We will rely on these statements, particulars and that information when making any offer for a Bridge Loan. You will make good any loss We may suffer by acting in reliance on that information.
- The information in this Application and Declaration may be relied on any other person or body in whom the benefit of all or any of the Bridge Loan or security is from time to time vested.
- It is an offence to knowingly make a false, inaccurate or misleading declaration when applying for a loan. If You make a false declaration You may face criminal prosecution and/or civil action for recovery of any losses incurred by us.
- We may liaise with your Bridge Loan intermediary and your other professional advisors as necessary unless You otherwise inform us in writing and You authorise your Bridge Loan intermediary to disclose to us information about You and this Application both before and after completion of the Loan.
- Any solicitor acting for You may disclose to us any information or documentation that We ask for about the transaction or the property(ies) which is the subject of this Application and You waive any duty of confidentiality or privilege which may otherwise exist in relation to this Bridge Loan transaction.

Use of Your Personal Information

- You consent to your details being manually input and subsequently transmitted electronically and We may store the information You have provided to Us on computers or in records.
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use the information provided in Your Application.
- We will search records relating to You and the individuals / companies You named in the Application at credit reference agencies and fraud prevention agencies. They may add details of our search and Your Application to Your records and this will be seen by other organisations that make searches.
- We may share your data with other persons or organisations as We consider necessary to confirm the truth and accuracy of the information in this Application.
- We may submit information to Credit Reference Agencies and Fraud Prevention Agencies during the term of Your Bridge Loan and after it is repaid where We have a duty to do so or if the law allows us to do so who in turn will provide information to us on which We may base future lending and arrears management decisions, use to administer Your account and for analysis and statistical purposes.
- Should we seek to obtain possession of Your property, You consent to us disclosing details of Your outstanding balance and our intentions to any existing mortgage provider. We will do this to try to reduce the legal costs which You may incur and to ensure parties with an interest in Your property are kept properly informed.

Disclaimer

- You have chosen and/or have been advised to apply for a Bridge Loan by your Bridge Loan intermediary or other adviser. We are not responsible for any advice given or recommendation made by an intermediary or other adviser about the product You have chosen.
- We will be entitled to withdraw before completion any Bridge Loan Offer should You (or anyone else) falsify any information supplied in this Application or for any other reason set out in the non-binding Heads of Terms. If we withdraw an offer we can do this immediately and without telling You, but We will notify You about the withdrawal of our Bridge Loan Offer if We reasonably can).
- You understand that We only offer Bridge Loans which are for business purposes only. Bridge Loans are not made for personal, family or household objectives and neither You, Guarantor, Seller nor any affiliate may live at a property serving as security for IBFG Bridge Loan
- All Our Bridge Loans are unregulated mortgage contracts
- Any of Our Bridge Loan Offer is subject to Borrower / Guarantor due diligence, external valuation by one of Our Valuer Panel and each Borrower / Guarantor must have independent legal advice.
- We will not provide any financial, tax, legal or accounting advice in relation to the Bridge Loan
- The cost of valuation and Our legal advice will be borne by the Borrower

Applicant Consent

The Applicants referred to in the Application, declare that the replies to the questions contained in this Loan Application Form, any supplementary application form(s) and submitted documents are true and complete in every respect to the best of their knowledge and understand that IBFG has relied on the replies. Such replies may form the basis of any contract between the Applicants and IBFG (and its transferees and assigns).

The Applicants have read, understand and agree with the terms and use of information as laid out in this Loan Application Form and “IBFG Guide to the use of your personal and business data and Credit Reference and Fraud Prevention Agencies”.

Main Applicant

Primary Security

Applicant Signature _____
Print Name _____
Date _____

Applicant Signature _____
Print Name _____
Date _____