

# Application form

## INDIVIDUAL APPLICANTS



### A: Introducer details

|                    |                                    |   |   |
|--------------------|------------------------------------|---|---|
| Contact name       | <input type="text"/>               | Date  | <input type="text"/>                      |
| Company name       | <input type="text"/>               | Network/Mortgage club                       | <input type="text"/>                      |
| Telephone Landline | <input type="text"/>               | Mobile                                      | <input type="text"/>                      |
| Email              | <input type="text"/>               | FCA registration number                     | <input type="text"/>                      |
| Broker fee         | <input type="text"/>               | Deducted from loan <input type="checkbox"/> | Payable up front <input type="checkbox"/> |
| Office use only    | Date received <input type="text"/> | Case Manager's name                         | <input type="text"/>                      |

To prevent delay, please ensure this form is fully completed in CAPITALS and BLACK INK.

### B: Loan details

Purpose of loan (full explanation required)

What is the amount required? £  Proposed term of loan (3-12 months)

Required completion date

How will the loan be repaid? (full explanation required)

If loan is to assist with a purchase, give full details of source and existence of deposit

## C: Your details

If one or more of the applicants is a company, please use the [Company Application form](#)

### Applicant 1

Title  Full name

National Insurance No.

Residential address

Postcode

Time at present address  Years  Months

If less than 3 years, please provide previous address

Home telephone

Work telephone

Email

Mobile

Date of birth  Marital status

Country of birth  Current residency status

Occupation

Have you ever used Bridging before? Yes  No

If yes, with whom? Flexible Funding Limited  Other

Please provide details

Property Status (Owner, Renting, Etc)

If you own your own home, what is the value? £

**Outstanding mortgage(s) on your home**

Name of Lender

Amount borrowed £

When mortgage commenced? Month  Year

Monthly instalment £

Amount outstanding £

Payment up to date? Yes No

If no, amount of arrears £

Are there any further mortgages on your home? Yes No

If yes, please advise details

### Applicant 2 (or Guarantor)

Title  Full name

National Insurance No.

Residential Address

Postcode

Time at present address  Years  Months

If less than 3 years, please provide previous address

Home telephone

Work telephone

Email

Mobile

Date of birth  Marital status

Country of birth  Current residency status

Occupation

Have you ever used Bridging before? Yes  No

If yes, with whom? Flexible Funding Limited  Other

Please provide details

Property Status (Owner, Renting, Etc)

If you own your own home, what is the value? £

**Outstanding mortgage(s) on your home**

Name of Lender

Amount borrowed £

When mortgage commenced? Month  Year

Monthly instalment £

Amount outstanding £

Payment up to date? Yes No

If no, amount of arrears £

Are there any further mortgages on your home? Yes No

If yes, please advise details

## D: Employment details

### Applicant 1

Are you: Self-employed  Employed  Not Employed

Name of employer   
(if self-employed, what is the name of your business)

Full address of employer/business



Postcode

Tel

What is the nature of your/employer's business

Position held

How long with your employer (if self-employed, how long have you been in business)

### Applicant 2 (or Guarantor)

Are you: Self-employed  Employed  Not Employed

Name of employer   
(if self-employed, what is the name of your business)

Full address of employer/business



Postcode

Tel

What is the nature of your/employer's business

Position held

How long with your employer (if self-employed, how long have you been in business)

## E: Income details

### Applicant 1

Gross annual income £

(if self-employed, your share of the profits of the business including regular income and bonus)

Other annual income (if applicable) £

Total gross annual income £

If self-employed, please complete the following:

Name of Accountant

Address of Accountant



Postcode

Contact Person

Tel

Email

### Applicant 2 (or Guarantor)

Gross annual income £

(if self-employed, your share of the profits of the business including regular income and bonus)

Other annual income (if applicable) £

Total gross annual income £

If self-employed, please complete the following:

Name of Accountant

Address of Accountant



Postcode

Contact Person

Tel

Email

## F: Primary property being used as security for the loan

Full address   
 Postcode

Is the property Freehold  or Leasehold  If Leasehold, how many years remain on the lease?  Years

Is the applicant offering Flexible Funding Limited  First Charge or  Second Charge on this property?

If Second Charge, is more than 60% for business purposes? Yes  No

Type of property (full description)

If Semi-Commercial is more than 60% used for commercial purposes? Yes  No

If no, is the balance used as Buy to Let? Yes  No  If so, who occupies?

What is the condition of the property? (please describe)

Already owned  date purchased  Being purchased  Owned by another

Purchase price/price paid £  Estimated value of the property £

If the property is tenanted, what is the monthly rental income? £  per month

Does the applicant own any other properties? Yes  No  If yes, please list in section K

Does the Borrower have any other BTL property at the present time? Yes  No

Who will live/lives in the property?  What is their relationship to the Applicant(s)?

Has the Borrower or related person ever occupied the property? Yes  No

Does the Borrower or related person intend to occupy the property at any time in the future? Yes  No

### Outstanding Mortgage(s) on primary property being used as security for the loan

Name of Lender

Amount borrowed £  When loan commenced Month  Year

Amount outstanding £  Monthly instalment £

Payment up to date? Yes  No  If no, amount of arrears? £

Are there any further mortgages on the property? Yes  No

If more than one charge, please advise details

**Note:** If more than one property, please provide full details of portfolio including address and value of properties and mortgages. If any property being offered as security is owned by more than one person, we may require all these persons to be Parties to the Loan.

## G: Valuation

Flexible Funding will instruct a valuer from its approved panel of surveyors to value the security property(ies). Please provide a contact name and phone number for the surveyor to call to arrange both payment and access

Name  Telephone

**H: Your Solicitor's details** (Solicitors must be registered with the Law Society and have at least two partners)

**Applicant 1**

Name of Firm

Address

Postcode

Contact

email

Tel  Fax

**Applicant 2 (or Guarantor)**

Name of Firm

Address

Postcode

Contact

email

Tel  Fax

**I: Bank Account details**

**Applicant 1**

Name of Bank

Address of Bank

Postcode

Account Name

Account Number

Sort Code

Length of time with bank  Years

**Applicant 2 (or Guarantor)**

Name of Bank

Address of Bank

Postcode

Account Name

Account Number

Sort Code

Length of time with bank  Years

**J: Credit History of Applicant(s) or Guarantor**

Have you ever been refused a mortgage on the property to be mortgaged or any other property?

**Applicant 1**

Yes  No

**Applicant 2 (or Guarantor)**

Yes  No

Have you ever had a judgement for debt recorded against you or, if self-employed/controlling director, against your company?

Yes  No

Yes  No

Have you ever been declared Bankrupt?

Yes  No

Yes  No

Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreements, or made any arrangement with your creditors?

Yes  No

Yes  No

Have you ever been convicted of or charged with any offence other than a driving offence?

Yes  No

Yes  No

**K: Additional information**

Please provide any additional information you believe will assist the application including any documents, e.g. existing valuation, mortgage offers etc.

## Declaration and signature

**Please note that it is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you provide such information, you may be reported to the Police and prosecuted.**

As a responsible lender, Flexible Funding will carefully assess the information provided in the Application Form in order to decide whether or not to make you an offer of a loan. Even if we do issue an Offer Letter to you, we have the right at any time before any loan completes to withdraw, revise or cancel our offer without providing a reason.

It is important that you ensure the details provided in this Application Form are correct and that you have read and understood the contents of this Declaration.

### CREDIT REFERENCE AGENCIES & CREDIT SEARCHES

1. I/we agree and confirm that Flexible Funding may make a search or register information about me/us and the conduct of my/our account with a licensed credit reference agency in order to assist Flexible Funding in making credit decisions and occasionally for fraud prevention or for tracing debtors.

### PROCESSING OF APPLICATION

2. I/we authorise Flexible Funding to:
  - (a) Make searches of the records at fraud prevention agencies who may provide Flexible Funding with information about other applications made and any data recorded and they will record information about your application so that other users of the agencies may use the information in making their decisions; and
  - (b) Make such enquiries of any person or organisation (including my/our existing or previous mortgage lenders), as Flexible Funding considers necessary in connection with this application; and
  - (c) Pass information to financial and other organisations involved in fraud prevention to protect Flexible Funding from fraud and theft.

3. I/we agree that if I/we give Flexible Funding false or inaccurate information and Flexible Funding suspect fraud, then Flexible Funding will record this; and
4. I/we authorise our solicitor acting on my/our behalf to disclose to Flexible Funding or its solicitor and confirm that Flexible Funding is authorised to disclose to my/our solicitor, any information relating to this application; and
5. I/we confirm that I/we give up any right to claim solicitor/client confidentiality or legal privilege in respect of such information; and
6. I/we acknowledge and agree that Flexible Funding takes its lending both responsibly and seriously and that as part of its Treating Customers Fairly Policy, Flexible Funding prefers to be proactive and assist customers who need to repay their Flexible Funding loan(s); and
7. I/we appreciate that Flexible Funding needs to ensure that the mortgaged property (ies) that I/we have provided as security for my/our loan must continue at all times to be insured; and/or
8. I/we acknowledge and agree that Flexible Funding needs to be able to contact some or all of the following in connection with any loan that I/we may have with Flexible Funding, namely: my/our solicitor, (where appropriate) the intermediary who introduced my/our loan with Flexible Funding and the insurance company (ies) that has/have insured the property (ies) that I/we have provided to Flexible Funding as security for my/our loan.
9. Where Flexible Funding take or propose to take a guarantee or security from a third party for my/our obligations under the proposed loan or in respect of other indebtedness from me/us to Flexible Funding or where Flexible Funding take or propose to take a deed of consent to waiver from a third party in connection with the loan or the security for the loan then I/we consent to Flexible Funding now and from time to time disclosing information to the third party and their legal advisers, about me/us, my/our financial circumstances, the proposed loan, the purpose of the proposed loan, the conduct of my/our account (s) and my/our present and proposed liabilities and obligations to Flexible Funding.

Please note: calls may be monitored for quality and training purposes.

Accordingly, I/we irrevocably confirm that until our loan has been repaid in full, Flexible Funding and its subsidiary companies, their successors and assigns may contact and disclose to any of the above mentioned person (s) or organisation (s) and they may disclose to Flexible Funding such information as Flexible Funding may consider reasonably necessary and have requested from such person (s) or organisations in dealing with the repayment or refinance of my/our loan (s) and/or in connection with the insurance of the property (ies) which comprises Flexible Funding's security.

All information supplied by you or about you at any time by any person may be held and retained after your account is closed and may be:

- Disclosed to anyone who buys or might buy or fund your mortgage; and where you have fallen behind with your payments to credit reference agencies and other agencies, and other third parties including other lenders;

- Used by us and anyone appointed by us to manage your mortgage, make lending decisions, or for business analysis or market research purposes.

We may use your personal information to send marketing information to you about our products and services. We will not share your information with anyone outside of Flexible Funding for marketing purposes. You have the right to opt out of receiving marketing material at any time. To exercise your right to opt out and/or to find out what information we hold and/or to find out which credit and fraud prevention agencies we use please contact the Data Protection Officer at our address together with the payment of a £10 fee.

By signing this Application Form I/we confirm that the information provided is true, accurate and correct and I/we declare that the information relating to my/our income and outgoings is true and accurate and that I/we am/are financially able to meet all my/our financial commitments including any interest payments I/we will be required to make on my/our loan.

**WARNING: YOUR PROPERTY MAY BE REPOSSESSED  
IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

**By clicking this check box I certify that the information I have given in this application is true and correct**

**Applicant 1**

|            |       |
|------------|-------|
| Signature: | Date: |
|------------|-------|

|            |
|------------|
| Print name |
|------------|

**Guarantor 1 (where applicable)**

|            |       |
|------------|-------|
| Signature: | Date: |
|------------|-------|

|            |
|------------|
| Print name |
|------------|

**Applicant 2**

|            |       |
|------------|-------|
| Signature: | Date: |
|------------|-------|

|            |
|------------|
| Print name |
|------------|

**Guarantor 2 (where applicable)**

|            |       |
|------------|-------|
| Signature: | Date: |
|------------|-------|

|            |
|------------|
| Print name |
|------------|

Tel: 01235 424464 Email: [loans@flexiblefunding.finance](mailto:loans@flexiblefunding.finance)

Return completed form to: Flexible Funding Ltd, 2nd Floor, 10 High Street, Abingdon, OX14 5AY