

Bridging Loan Decision in Principle

Intermediary Details: Intermediary Company:

Contact Name: Tel No:
 Mobile No: E-mail:
 Address:
 Postcode:
 FSA Authorisation Number:
 Broker Fee agreed with applicant? YES NO Amount: (%/£)

First Applicant

Title: Forename(s):
 Surname:
 D.O.B.: (DD/MM/YY) / /
 Tel No.:
 Mobile:
 Marital Status: Married Widowed Single Separated/Divorced

Second Applicant

Title: Forename(s):
 Surname:
 D.O.B.: (DD/MM/YY) / /
 Tel No.:
 Mobile:
 Marital Status: Married Widowed Single Separated/Divorced

Present Address

Postcode:
 How long have you lived at this address?:
 Previous address if less than three years:
 Postcode:

Property Details

Current Value: £ House Flat Other
 If flat, number of floors/flats within building: Other (Please Specify):
 Leasehold Freehold Leasehold Term: Ground Rent: £ pa
 Ownership Details: Self Spouse Joint Company Details of other occupants:
 Land Registry No.:

Present Mortgage Details

Mortgage Lender: Address:
 Postcode:
 Tel No.: Account No.:
 Balance Outstanding: Monthly Payment: £
 Are there any arrears? YES NO Amount: £ Amount required to redeem:
 Second Charge? YES NO Balance Outstanding: £ Do you wish to clear the balances? YES NO

Solicitors Details (If being represented, representation not required in refinance cases)

Name: Contact Name:
 Address:
 Postcode:
 Tel No: Fax: E-mail:

Proposed Security/Proposed Address

Address:
 Postcode:
 Who will occupy this property? Self Spouse Joint Other (Please specify):
 Type of property? House Flat Other (Please specify):
 If flat, number of floors/flats within building:
 Leasehold Freehold Leasehold Term: Ground Rent: £ pa
 Purchase Price: £ Any Additional Security? YES NO Current Value: £ Balance Outstanding: £

Exit Method:

How will the Bridging Loan be paid back?:

Access Details for Valuer: Contact Name: Tel No.:

First Applicant

Employment Details: Occupation/Nature of Business:

Are you self employed?: YES NO

How long in this employment business?(Yrs/Mnths):

National Insurance No.:

Income Details: Basic Annual Salary: £

Annual Bonus/Commission: £

Other Income: £

Source of 'Other' Income:

Total Gross Annual Income: £

Second Applicant

Employment Details: Occupation/Nature of Business:

Are you self employed?: YES NO

How long in this employment business?(Yrs/Mnths):

National Insurance No.:

Income Details: Basic Annual Salary: £

Annual Bonus/Commission: £

Other Income: £

Source of 'Other' Income:

Total Gross Annual Income: £

Credit History

Do you have any CCJ's?: YES NO Number: Amount: £

If yes, please give details including explanation, date satisfied etc:

Have you ever been bankrupt or entered into an IVA?: YES NO

If yes, please give details including explanation, date of discharge etc:

Bank Details

Bank Account Name: Account No.: Sort Code:

Fees are deducted on completion - would you like to add to the advance? YES NO This is subject to LTV

Signatures

I/We apply for a Bridging Loan of: £ For a period of: months

Which option do you want?: Interest Paid Monthly Interest Paid Monthly, Deducted from Loan Interest to be Rolled Up

Purpose of Advance: Completion Required By:

Use of Your Information

To administer and service this application and any mortgage advance that may be made by Seacco Capital and for related purposes, Seacco Capital may obtain, use and process personal data on you and the individuals named in this form and transfer such data to our group companies, professional advisers, third party mortgage service and administration companies and our bankers. Such data may include "sensitive personal data", as defined by the Data Protection Act 1998. Your consent to disclosure by Seacco Capital of any confidential information (whether financial or otherwise) to any person who may be asked to provide any security or guarantee for the mortgage or their legal adviser. You agree to Seacco Capital discussing the progress of this application (and any associated matters) with, and to sending copies of any correspondence to your intermediary and our professional advisers. It is important that you provide accurate information. Seacco Capital will search records relating to you at credit reference agencies ("your records"). They will add details of our search and your application to your records and this will be seen by other organisations that make searches. Seacco Capital will check your details with fraud prevention agencies, and if you supply false or inaccurate information and Seacco Capital suspects fraud, this will be recorded. Seacco Capital and other organizations may use and search these records to: • Help make decisions about credit and credit related services for you and members of your household; • Trace debtors, recover debt, prevent money laundering and fraud. Seacco Capital, the credit reference agencies and the fraud prevention agencies will also use your records for statistical analysis about credit and fraud. Seacco Capital may also use information about you to carry out market research. Any telephone calls to do with your application or mortgage may be recorded and monitored for security quality and/or training. If your application is made in joint names and Seacco Capital searches the files of a credit reference agency an "association" will be created with the other person(s) named within this application. Seacco Capital or other lenders may take this financial association into account in future applications for credit or financial services. The association will remain between you until one of successfully applies for "disassociation" with the credit reference agencies. If you are a sole applicant, information held about you by credit reference agencies may be linked to records relating to one or more of your partners and for the purposes of this application you may be financially linked as your application will be assessed with reference to any "associated" records.

Please telephone Seacco Capital on 0844 800 4022 if you want to have details of the names of those credit reference and fraud prevention agencies. You have a legal right to these details. You have a right to receive a copy of the information Seacco Capital holds about you if you request it in writing. A fee will be payable.

DECLARATION

I/we declare, undertake and understand that the information given in this application, including any additional information supplied with it is true and complete to the best of my/our knowledge and belief; and may be relied upon by Seacco Capital in its decision to lend. I/We undertake to notify Seacco Capital immediately of any change in my/our circumstances which affects or may affect the information given prior to any loan being made.

Signed:

Signed:

Date:

Date:

PRINT NAME:

PRINT NAME:

Capacity:

Capacity:

Where applicant is a Limited Company