

# Bridging & Light Works Corporate

## Application Form



Please complete this loan application form in as much detail as possible as it will enable us to process your loan quickly.

To use this form correctly please ensure you are using Adobe Acrobat Reader [download it here for free](#).

### Loan Requirements

Type of Loan:	<input type="checkbox"/> No Works	<input type="checkbox"/> Light works		
Loan Purpose:	<input type="checkbox"/> Purchase*	<input type="checkbox"/> Refinance	<input type="checkbox"/> Re-bridge	<input type="checkbox"/> Cap raise
Amount:	£	Loan Term:		
Have you had previous experience of using short-term finance? If yes please give details				
How will you repay the loan?	<input type="checkbox"/> Sale	<input type="checkbox"/> Refinance	<input type="checkbox"/> Other (please advise**)	
*If purchase, please confirm source of funds				

### Applicant Details

Trading Name						
Company Type	<input type="checkbox"/> Ltd Co.	<input type="checkbox"/> LLP	<input type="checkbox"/> PLC	<input type="checkbox"/> Partnership	<input type="checkbox"/> Trust	<input type="checkbox"/> Charity
Company Registered No.						
Registered Address						
Nature of Business						
Is this company an SPV set up for this transaction	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Is there any debenture currently on the company?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Directors' Names						
Shareholders' names and % shareholdings						
Principal contact name		Position				
Tel No:		Mobile Tel:				
Email Address						



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**Financial Background** - If you answer yes please provide further information here:

Has the Applicant ever been refused a mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Has the Applicant approached any other lenders about obtaining a mortgage on the property to be acquired or refinanced?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Has the Applicant ever had a judgment for debt recorded against it?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Has the Applicant ever been subject to winding up proceedings?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you been associated either as a Director or Shareholder of any other company which has failed or made formal arrangements with its creditors e.g. Company Voluntary Arrangement? If yes, state name(s) of company(ies), type of failure and your situation in the company.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Has any Director or Shareholder ever been bankrupt, or personally been obliged to make arrangements with his or her own creditors?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Has the Applicant ever failed to keep up payments under any present or previous mortgage, rental or loan agreement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Has the Applicant taken a payment holiday in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Does the Applicant have any arrears (rent, mortgage etc)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	

## Company Bank Account Details

Name of bank		Branch	
Account name		Account No.	
Sort Code		Length of time account held?	



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### Primary Property Details

Property status	<input type="checkbox"/> Already Owned <input type="checkbox"/> Being purchased	Type of existing charge (if already owned)	<input type="checkbox"/> First Charge <input type="checkbox"/> Second Charge <input type="checkbox"/> N/A
Estimated value of property	£		
Property address		Description of Property (e.g. detached, semi, terrace, shop etc.)	
Purchase price if not already owned	£	Borrowers cash input	£

### Supplemental Property Offered as Security

Type of existing charge	<input type="checkbox"/> First Charge	<input type="checkbox"/> Second Charge	<input type="checkbox"/> N/A
Property address		Description of Property (e.g. detached, semi, terrace, shop etc.)	
Estimated value of Property	£	Name of existing Lender(s)	
Date purchased		Price paid	£
Occupied by		Type of Tenancy	

**Valuation** - We may require a valuation to be carried out by one of our approved Valuers. You will have to pay us the cost of the valuation. Please provide details of the person to be contacted by the Surveyor to arrange access.

Contact Name		Email Address:	
Contact No. 1		Contact No. 2	



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### Solicitors

Name of Solicitor firm		Address	
Telephone number		Name of acting Solicitor	
Solicitor's SRA ID		Email address	
How long has the firm been acting for the applicant company?		How long has the solicitor acted for the applicant company?	
In the case of refinancing, re-bridging or capital raising, did this firm deal with the initial purchase?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If 'No', please specify which firm acted in the transaction?	

Where any of the security parties are not benefiting from the loan, independent legal advice will be required to be given in this respect. Please confirm the solicitors details for giving this advice.

Name of Solicitor firm		Address	
Telephone number		Name of acting Solicitor	
Solicitor's SRA ID		Email address	
Has this Solicitor acted for you on a previous transaction?	<input type="checkbox"/> Yes <input type="checkbox"/> No		

Any party giving a personal guarantee to support the indebtedness of the Applicant will be required to have their own separate legal representation.

### Asset & Liabilities

Properties – Address and Postcode	Estimated value
	£
	£
	£
	£
Bank and Building Society Accounts	£
Other investments (e.g.shares, bonds, stocks)	£
Vehicles	£
Other assets	£
Total Assets	£

Mortgages (lender details)	Balance Outstanding
	£
	£
	£
	£
Bank Loans & Overdrafts	£
Tax Liabilities	£
HP agreements (e.g.vehicles etc)	£
Other liabilities	£
Total Liabilities	£



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Do you envisage that there will be any changes to your statement of Assets and Liabilities during the term of the loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you in the process of selling or refinancing any of the assets referred to above?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you intend to sell or refinance any of the assets referred to above or pledge them as security for another loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you presently negotiating any further Guarantees and/or Indemnities which are not referred to above	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you have answered yes to any of the above please give further details in the box provided at the end of this form\*\*.

### Broker's Details

Name of Broker		Address	
Telephone number		Email address	

### Accountants' Details

Accountancy Firm		Accountants' address	
Tel No:		Email address	
How long has the firm been acting for the Applicant Company?		If less than three years, please provide details of previous Accountants	

### Additional information

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<b>Where there is a further loan to be paid following the initial loan, please confirm the bank account you wish to receive the payment:</b> (Where an account exists in the name of the Borrower(s) this account must be used)	Name of Bank	
	Name of Account Holder(s)	
	Sort Code	
	Account Number	

Please advise if any additional support or considerations are required to support you during the application process:



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### Director, Beneficial Owner and Guarantor Declarations and Consents

Whenever required by the context, all words written in the singular shall also include the plural and vice versa.

I/We (the individual(s) who sign below) confirm to you (Mint Property Finance Limited):

**INDEPENDENT ADVICE** We understand and accept that, before signing this application form, we should obtain independent legal advice and independent financial advice as to the meaning and effect of the application, including the way in which signing this application form will make us liable for your costs and will give you our authority to obtain information about us.

**FINANCE** We accept that this application form is for short-term bridging finance. We accept that any loan will be secured on the property being offered as security. We understand that if the applicant is offered a loan facility it will be subject to and conditional upon your credit committee approval, a satisfactory valuation, a satisfactory credit report, a report on title prepared by the applicant's solicitors and such other information, evidence or documentation as you may reasonably require, together with any such other conditions precedent as may be set out in or referred to in the loan facility agreement. Any finance is required to be repaid within the term provided for in the loan facility agreement or such extended term (if any) as shall have been agreed between you and the applicant/borrower in writing. The applicant will not make any financial commitments in reliance upon the proposed loan facility agreement. We will not hold you responsible at any time for any costs, charges or losses incurred or suffered by us as a result of your decision not to proceed with the proposed loan facility agreement.

**YOUR COSTS** In consideration for your processing the application (including by undertaking appropriate due diligence) following receipt of this application form, we agree to pay to you on demand, which may be made before any loan is drawn down, an arrangement fee, a set-up fee, an asset manager fee, a title indemnity insurance fee, and any costs incurred by you, including (without limitation) your legal and valuation costs, disbursements and/or expenses in relation to the proposed loan facility and all related or connected matters, including the costs of seeking to recover any sums due to you from us, all on an indemnity basis, whether or not an offer of a loan facility is made, and whether or not a loan is drawn down or any offer of a facility is withdrawn. The fees and costs referred to in this paragraph will not be refundable, and interest will be payable at 3% per month, calculated at the daily equivalent rate and compounded monthly, on any amounts which remain unpaid after they have fallen due (both before and after any issue of proceedings or judgment).

**BROKER** The director(s) signing below authorise you and your solicitors to receive communications on the applicant's behalf from any broker whose name and contact details are entered on this form, and to give information to that broker as to the progress of the application, and in the management of any subsequent loan agreement entered into. We unless or until the director(s) signing below give you or your solicitor written notice that the applicant is no longer using that broker. If a new broker is appointed, the applicant will provide written confirmation of their details for you to continue to communicate with on the application and/or loan agreement. The director(s) signing below accept(s) that where the applicant has used a broker it has done so of its own free choice. The director(s) signing below acknowledge that any broker involved in the transaction shall be regarded as the agent of the applicant and that you are not responsible for their actions or advice. The director(s) signing below authorise(s) you to pay the applicable broker fee to them for the applicant if the proposed loan facility agreement proceeds. We understand and accept that, if the proposed loan facility agreement proceeds, you will pay a certain percentage of the arrangement fee as commission to the broker, and that you may pay additional commission to the broker of up to 5% of the amount of the loan facility, based upon the volume of business the broker places with you. We understand and accept that these payments of commission by you to the broker may influence what the broker says or does in relation to the proposed loan facility agreement and may mean that the broker will not put the applicant's interests or our interests first.

**NO AGENTS** We understand and accept that any broker, independent financial adviser, accountant or lawyer who has assisted or does assist the applicant in connection with introducing the applicant to you or this application to you for finance is not your agent and you have no responsibility for anything said or done by any such intermediary or adviser.

**INFORMATION ACCURACY** We understand and accept that by signing this application form we confirm that the particulars set out in it are correct in every respect and that you will rely on the truth and accuracy of the information. We declare that the information relating to the applicant's assets and liabilities is correct, that the applicant is able to meet its current financial commitments and will be able to meet the financial commitments of the proposed loan facility agreement.

**MISLEADING INFORMATION** We are aware that it is an offence knowingly to provide false, misleading or inaccurate information when applying for a loan and that, in that event, we could face criminal prosecution and/or civil action for recovery of any losses incurred.

**CREDIT CHECKS** We understand and accept that you will search our records at credit reference agencies ("CRAs") which will add details of your search to their records about us and that this will be seen by other organisations which make searches. This and other information about us and those with whom we are financially linked (which will include any joint applicants) may be used to make credit decisions about us and those with whom we are financially linked. The purpose of your searches will be to verify our identity and confirm the ability of any guarantor signing below to guarantee the repayment obligations under the proposed loan facility agreement.

**FRAUD CHECKS** We understand and accept that in order to prevent or detect fraud and money laundering, and to verify our identity, the information provided in this application will be shared with fraud prevention agencies. If fraud is detected or suspected, you may refuse to enter into an agreement with the applicant or to lend to the applicant, and the fraud prevention agencies will keep records which may be seen by others who may then refuse to provide the applicant with certain services, finance or employment. We also understand that further details explaining how information held by you and by fraud prevention agencies may be used and about our data protection rights is set out in the privacy policy which is at [www.mintpropertyfinance.co.uk/privacy-policy](http://www.mintpropertyfinance.co.uk/privacy-policy).

**AUTHORITY TO EXISTING LENDERS** The director(s) signing below authorise(s) the applicant's existing lenders to deal with you and your solicitors in connection with consent to a second charge over the Primary Security (details of which are provided in this application form) or Supplemental Security (details of which are provided in this application form) as appropriate.

**CONSENT TO LAND REGISTRY SEARCH** We consent to you undertaking a search against our name(s) and the director(s) signing below consent, on behalf of the applicant, to you undertaking a search against the applicant's name, in each case in the index of proprietors' names at HM Land Registry.

**USE OF OUR INFORMATION** We have read the privacy policy at [www.mintpropertyfinance.co.uk/privacy-policy](http://www.mintpropertyfinance.co.uk/privacy-policy) and we accept that our personal information will be obtained, recorded, used, disclosed and otherwise processed in accordance with the privacy policy. In particular, we understand and agree that you may, at any time, ask for and receive information about us from any person including current and previous lenders, employers, estate agents, landlords, accountants, bankers, the Land Registry, HM Revenue and Customs, the UK Finance Lenders Possession Register and the broker for the purposes of assessing and processing this application and for administration of the account under any loan facility agreement.

**DISCLOSURE TO THIRD-PARTY SECURITY PROVIDERS** The director(s) signing below understand(s) and accept(s) that you may disclose to any person who is to guarantee or otherwise provide security for the applicant's obligations under the proposed loan facility agreement and to any person who is to provide a deed of consent and waiver to your security in connection with the proposed loan facility agreement, and to any person who is to subordinate or waive their rights for the purposes of the proposed loan facility agreement and the proposed security, and to the legal advisers of such persons, all information in your possession from time to time concerning the applicant and the proposed loan facility agreement so that each such person's legal advisers can provide that person with separate independent legal advice.

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**USE AND OCCUPATION OF THE PROPERTY** Where the Borrower is a Limited Company and the property is or will be owned by the Borrower we confirm that none of the applicant's directors, guarantors, shareholders and/or any related persons which includes their respective spouses, partners, civil partners, parents, grandparents, siblings, children or grandchildren, associated, subsidiary or parent companies of the Borrower, occupy or intend to occupy the property as or in connection with a dwelling at any time.

**YOUR RELIANCE ON THIS DECLARATION** We are aware that you will be primarily relying on this declaration as to the matters confirmed in it even where you undertake your own investigation into any of these matters.

**REGULATION** We acknowledge that you are not authorised or regulated by the Financial Conduct Authority or the Consumer Credit Act 1974 (as amended) and that the proposed loan facility agreement is not regulated and is intended wholly for the applicant's business purposes.

**JURISDICTION** We agree that any disputes arising out of or in connection with the application for finance shall be determined in accordance with English law and shall be subject to the exclusive jurisdiction of the High Court of Justice Manchester District Registry or Manchester County Court as appropriate, to which the applicant, we and you submit. The applicant waives, and we waive, any objection to proceedings in such Courts on the grounds of venue or on the grounds that the proceedings have been brought in an inconvenient forum.

**MARKETING OPT-IN** We agree to being contacted by you about your products and services, by post, telephone, email or SMS if we have ticked the applicable box(es) below:

[NAME OF PERSON TICKING BOX(ES)]

[NAME OF PERSON TICKING BOX(ES)]

Post  Telephone  Email  SMS

Post  Telephone  Email  SMS

**CONSENT TO INFORMATION ABOUT THE LOAN BEING USED IN MINT'S MARKETING TO THIRD PARTIES** If we have ticked the box(es) below, and the loan proceeds, we consent, on behalf of the applicant, to you using information about the terms of the loan (including the amount of the facility, the interest rate and the repayment term), as well as the purpose of the loan, in your marketing. We understand that you will not deliberately identify us in any marketing but that your marketing (on your website and through social media, in press releases, and other promotional materials and publications) may include photographs (both the interior and the exterior) of any property which is to be purchased, refurbished or developed with the use of the loan, and that you may indicate the location of the property. If we have ticked the box(es) below, we agree that you, or anyone acting on your instructions, may take photographs of the property for such purposes:

[NAME OF PERSON TICKING BOX]

[NAME OF PERSON TICKING BOX]



	[NAME OF PERSON SIGNING]	[NAME OF PERSON SIGNING]
Signature		
Full Name		
Position/Role	Director/Beneficial Owner/Guarantor	Director/Beneficial Owner/Guarantor
Date		

	[NAME OF PERSON SIGNING]	[NAME OF PERSON SIGNING]
Signature		
Full Name		
Position/Role	Director/Beneficial Owner/Guarantor	Director/Beneficial Owner/Guarantor
Date		

