

## Thank you for applying for a Regulated Bridging Mortgage with Shawbrook Bank

To ensure we can process your application without delay, it is really important that all the information provided is full and complete to save any delays. If you have any questions on requirements or specific areas of the application form, your first point of call should be your broker who will be happy to explain in more detail.

If you applied to us via an intermediary, they should have told you how your information would be used by them, including that it would be provided to us.

You should advise us immediately if this was not the case. The way in which we will use your information is set-out in our privacy notice at <https://www.shawbrook.co.uk/privacy-notice/>. If you would like a paper copy of our privacy notice, please telephone our Data Protection Officer on 01277 755510 or write to us at Shawbrook bank Ltd, Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE to request one. By signing this application form you acknowledge you have read our Privacy Notice.

**We have listed below all the requirements for submission. Upon receipt of ALL documents we aim to provide a response to your broker within 24 hours of receipt.**

<b>Fully completed application form</b>	<ul style="list-style-type: none"> <li>■ Please complete all sections in <b>BLOCK CAPITALS</b>.</li> <li>■ You will need to sign this form in Section 14. Please ensure that all parties to the mortgage complete and sign the form.</li> </ul>	<input type="checkbox"/>
<b>Valuation report</b>	<ul style="list-style-type: none"> <li>■ This will be instructed by your broker via the Shawbrook Valuation Panel Manager upon payment of the fee from you, the customer.</li> <li>■ We may require any specialist reports and estimates recommended by the surveyor.</li> </ul>	<input type="checkbox"/>
<b>3 months personal bank statements</b>	<ul style="list-style-type: none"> <li>■ The last three months personal current account statements are required for all borrowers/guarantors.</li> <li>■ Copies of documents must be certified by a professional person as 'original seen' and dated. i.e. a UK lawyer, banker, an authorised financial intermediary or broker, accountant, post master/sub post master.</li> </ul>	<input type="checkbox"/>
<b>Signature identification</b>	<ul style="list-style-type: none"> <li>■ Acceptable evidence: current signed passport, current full driving license, or current signed national identity card, current shotgun/firearms certificate.</li> <li>■ Copies of documents must be certified by a professional person as 'original seen', clarifying that the copy is a 'true likeness' and dated. i.e. a UK lawyer, banker, an authorised financial intermediary or broker, accountant, post master/sub post master.</li> </ul>	<input type="checkbox"/>
<b>12 months mortgage history on all secured personal borrowings</b>	<ul style="list-style-type: none"> <li>■ This is only required if the mortgage history is not included on the credit search facility we obtain. We will highlight this on the Conditions to Lend issued via your broker.</li> <li>■ Acceptable evidence: lender statements or bank statements clearly showing the lender names alongside the debit or payment profile identified on the credit search. This is valid for 3 months from the date of the last proved payment.</li> <li>■ If you currently rent your personal residence or business property, you will need to evidence the rent paid by way of 12 months bank statements or a reference from your landlord.</li> </ul>	<input type="checkbox"/>
<b>Any other documentation stated within your (Conditions to lend)</b>	<ul style="list-style-type: none"> <li>■ If you have any queries, your broker will be able to talk you through any additional requirements.</li> </ul>	<input type="checkbox"/>

## 1. Broker details

All introducers involved in the transaction must be listed here

### Shawbrook broker partner details (submitting intermediary)

Name of firm	Contact name
Telephone	Email
Level of advice given (by submitted intermediary) Advised sale <input type="checkbox"/>	
FCA number	Please confirm you have the correct permissions Yes <input type="checkbox"/> No <input type="checkbox"/>

### Other introducer details (1)

Name of firm	Contact name
Telephone	Email
Level of advice given (by submitted intermediary) Advised sale <input type="checkbox"/>	
FCA number	Please confirm you have the correct permissions Yes <input type="checkbox"/> No <input type="checkbox"/>

### Other introducer details (2)

Name of firm	Contact name
Telephone	Email
Level of advice given (by submitted intermediary) Advised sale <input type="checkbox"/>	
FCA number	Please confirm you have the correct permissions Yes <input type="checkbox"/> No <input type="checkbox"/>

### Fees paid prior to submission

Have any broker fees been charged to the client prior to submission? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Type of fee	Amount £
Is this fee refundable Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, how much is refundable? £	When is this refundable? <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Please confirm the valuation fee you have paid £

Please confirm your conveyancing fee (the estimated cost of your solicitor) £

### Fees to be added to your loan

Please note that these fees may be paid up front or added to the loan advance. Please confirm if the following fees are to be added to the loan advance.

Arrangement Fee <input type="checkbox"/>	Telegraphic Transfer Fee <input type="checkbox"/>	Shawbrook Solicitors Fee <input type="checkbox"/> (please note that this fee covers Shawbrook Banks legal costs only. Your conveyancer may charge an additional fee which you will need to pay directly to them).
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If you have chosen to add more fees to your loan you should ask for another illustration that shows the effect of this on your repayment amount.

## Broker fee

By signing this declaration you acknowledge that we will pay the broker fee detailed below direct to your mortgage broker on completion. The broker fee will be added to the mortgage advance.

Broker name

Amount £

You have been made aware that if your broker is not the intermediary who submitted the application to Shawbrook Bank Limited (the 'submitting intermediary'), that we will pay any broker fee to the submitting intermediary for onward distribution to your broker. You have also been made aware that it is not a condition of the advance that any broker fees are payable and any broker fee is a matter for agreement between you and your broker. Your broker will be acting as your agent.

Signed on behalf of all borrower/s

Print name

Date

D	D	M	M	Y	Y	Y	Y
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## 2. Mortgage details

Please confirm this is a regulated bridging mortgage application

Yes  No

Amount of loan required £

LTV requested?

%

Repayment term

months

**Please note that where you have chosen to add fees to the loan we will add these to the loan amount you have requested, together with the interest due for the term of the mortgage.**

Product code

RB1

RB2

Estimated completion date (if known)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Are any additional funds being raised?

Yes  No

## Purpose

Debt consolidation

Home improvements and debt consolidation

No additional funds raised

Other (please specify)

## 3. Existing clients

If the client has an existing relationship with Shawbrook Bank (Commercial, Savings, Secured Loan, Asset Finance, Consumer Finance) Please tick here

Account/reference number

If you have ticked this box, you are entitled to a discount on this regulated bridging application, please confirm whether you require the discount on the rate margin or the arrangement fee?

Rate Margin

Arrangement fee

#### 4. Exit strategy (Please tick all that apply)

As this loan is arranged on an interest only basis, it is your responsibility to ensure there are sufficient funds available to repay the loan at the end of the term. Please provide full details as to how you intend to repay the finance at the end of the term by completing all relevant boxes

##### Sale of property

Please confirm which address is being sold

Security Address  Correspondence Address  Other

Other address

Is this on the market currently Yes  No  If yes, how long has this property been on the market

Details of managing agent

##### Refinance onto personal mortgage

Please confirm which address is being remortgaged

Security Address  Correspondence Address  Other

Other address

Proposed new lender

Amount of new loan applied for £

##### Refinance onto BTL mortgage

Please confirm which address is being remortgaged

Security Address  Correspondence Address  Other

Other address

Proposed new lender

Amount of new loan applied for £

##### Other (give full details)

## 5. Property details

### Property being purchased

Address

Purchase price £	Property value £
Description of property	Is the property ex-local authority? Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the property standard construction?	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Where the property is a flat

How many flats in total are there in the block?	How many floors does the block have?
What floor/s is/are the flat/s on? floor	Does the property have a lift? Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you completing any refurbishments to the property before moving in? (If yes, please complete below table)	Yes <input type="checkbox"/> No <input type="checkbox"/>

**We require confirmation of the identity of any person aged 17 or over who will occupy the property, together with an explanation of the basis they will occupy. For example, where you rent a room of your property to a third party.**

Name of occupier	Date of birth	Relationship to you (borrowers/guarantors)	Basis on which they occupy
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

**If there are more occupants to detail than space allows for, please detail the remaining people on a separate sheet of paper and return with your application form.**

Please provide details of the work to be carried out on the property

Cost £	Timescale to complete works
Is any other security being offered? (If yes, please complete below table)	Yes <input type="checkbox"/> No <input type="checkbox"/>

Address

Purchase price £	Property value £
Description of property	Is the property ex-local authority? Yes <input type="checkbox"/> No <input type="checkbox"/>
Is the property standard construction?	Yes <input type="checkbox"/> No <input type="checkbox"/>

## Where the property is a flat

How many flats in total are there in the block?	How many floors does the block have? <span style="float: right;">floor/s</span>
What floor/s is/are the flat/s on? <span style="float: right;">floor</span>	Does the property have a lift? <span style="float: right;">Yes <input type="checkbox"/> No <input type="checkbox"/></span>
Please confirm the charge we are being offered on this property <span style="float: right;">First legal charge <input type="checkbox"/> Second legal charge <input type="checkbox"/></span>	
If second – please confirm current lender	
Please confirm current mortgage balance £	
Are you completing any refurbishments to the property? (If yes, please complete below table) <span style="float: right;">Yes <input type="checkbox"/> No <input type="checkbox"/></span>	

**We require confirmation of the identity of any person aged 17 or over who will occupy the property, together with an explanation of the basis they will occupy. For example, where you rent a room of your property to a third party.**

Name of occupier	Date of birth	Relationship to you (Borrowers/guarantors)	Basis on which they occupy
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

**If there are more occupants to detail than space allows for, please detail the remaining people on a separate sheet of paper and return with your application form.**

Please provide details of the work to be carried out on the property

Cost £	Timescale to complete works
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## 5. Purchases only

Please only complete this section if you are purchasing the property

Deposit £

Deposit source	Additional security, provided as part of this application <input type="checkbox"/>
	Cash/savings <input type="checkbox"/> £
	Gift/family loan <input type="checkbox"/> £
	Related sale <input type="checkbox"/> £
	Other <input type="checkbox"/> £
	Details

## 6. Remortgages only

Please only complete this section if you already own the property

Date property purchased

Price paid £

Was the property acquired from an unrelated party at full market value?

Yes  No

## 7. Unencumbered properties only

Please only complete this section if you already own the property, and the property is unencumbered (has no outstanding mortgage against it)

Please confirm how this property became unencumbered?

## 8. Personal details

Please note each application form has space for 2 applicants – please use additional forms if required

Total number of borrowers

Information	Borrower 1	Borrower 2
Borrower type	Council Tenant <input type="checkbox"/> First Time Buyer <input type="checkbox"/> Home Mover <input type="checkbox"/> Remortgagor <input type="checkbox"/> Other <input type="checkbox"/> (please specify)	Council Tenant <input type="checkbox"/> First Time Buyer <input type="checkbox"/> Home Mover <input type="checkbox"/> Remortgagor <input type="checkbox"/> Other <input type="checkbox"/> (please specify)
Title		
Surname		
Forename(s) (including any middle names)		
Date of birth	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Have you ever been known by another name?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If yes, please confirm full details		
Number of children in household		
Nationality		
National Insurance number		
Country of residence		
How long have you lived in the UK?		
Country of birth		
Marital status		
Permanent residential address		
Years at this address		
Residential status	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> with relation/friends <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> with relation/friends <input type="checkbox"/>
Do you have a mortgage/loan on the property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Previous address if less than 3 years		
Occupation		
Home telephone number		
Business/work telephone number		
Mobile number		
Email address		
Which of these is your preferred method of contact?	Home <input type="checkbox"/> Mobile <input type="checkbox"/> Business <input type="checkbox"/> Email <input type="checkbox"/>	Home <input type="checkbox"/> Mobile <input type="checkbox"/> Business <input type="checkbox"/> Email <input type="checkbox"/>



## 9. Income & investment details

Please note where the exit is to be by way of refinance, we will complete an assessment of your income to ensure that you would be eligible for a residential mortgage. We will take into account income shown in pay slips/p60 or in Accounts/SA302 only.

Item:	Borrower 1	Borrower 2
Employed (full time) (annual figure)	£	£
Employed (part time) (annual figure)	£	£
Self-employed (annual figure)	£	£
Rental income (annual figure)	£	£
Carers allowance	£	£
Child tax credit	£	£
Disability living allowance	£	£
Incapacity benefit	£	£
Maintenance/CSA	£	£
Working tax credit	£	£
Pension	£	£
Foster carer Income	£	£
Severe disability allowance	£	£
<b>Total Income (annual figure)</b>	<b>£</b>	<b>£</b>

## 10. Personal expenditure

Completion of this section is mandatory for all Borrowers/Guarantors. Please note that if all Borrowers/Guarantors reside at the same address, the information is required on the left hand Borrower/Guarantor 1 section only.

### Monthly credit commitments

Item:	Borrower/guarantor 1	Borrower/guarantor 2
Residential mortgage/rent payment	£	£
Name of lender/landlord		
Other mortgage payment	£	£
Bank loans	£	£
Bank loan payments	£	£
Other loans/hire purchase	£	£
Credit/charge/store cards	£	£

Monthly household expenditure		
Item:	Borrower/guarantor 1	Borrower/guarantor 2
Buildings & contents insurance	£	£
Ground rent/service charge	£	£
Maintenance/Child support	£	£
Council tax	£	£
Gas, electricity, fuel	£	£
Water charges	£	£
Shopping, including food, drinks and tobacco	£	£
Transport: including fares, petrol, maintenance, tax and insurance	£	£
Communication including mobile phone, internet and digital tv	£	£
School related expenses	£	£
Clothing & footwear	£	£
Entertainment & recreation	£	£
Any other expenses	£	£
<b>Total monthly expenditure</b>	<b>£</b>	<b>£</b>

## 11. Personal assets & liabilities

**Please note that if the Borrowers resides at the same address, the details are required in the Borrower 1 section only but this must then relate to the assets and liabilities of all Borrowers.**

Asset/liabilities	Borrower/guarantor 1	Borrower /guarantor 2
<b>Asset</b>		
Home residence value	£	£
Other properties value	£	£
Cash resource (bank, building society/cash)	£	£
Stocks and shares value	£	£
Endowment/life policies (estimated surrender values)	£	£
Other investments	£	£
Other assets	£	£
<b>Total assets</b>	<b>A £</b>	<b>£</b>

<b>Liabilities</b>		
Home mortgage balance	£	£
Other properties balances	£	£
Bank loans/overdrafts	£	£
Other loans/HP balances	£	£
Credit/charge/store card balances	£	£
Guarantees	£	£
Other liabilities	£	£
<b>Total liabilities</b>	<b>B</b> £	<b>£</b>
<b>Total net worth</b> (assets less liabilities)	<b>A-B</b> £	<b>£</b>

## 12. Personal history

Please ensure you provide accurate information within this section as Shawbrook will perform thorough due diligence on your personal credit performance.

Have you or you ever:	Borrower/guarantor 1	Borrower/guarantor 2
Been bankrupt/sequestered?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Failed to keep up repayments on a mortgage, credit card or other financial arrangement?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had a county court judgement (CCJ) for debt registered against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Been subject to an Individual Voluntary Arrangement (IVA)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had an application for credit or mortgage refused?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Had a property repossessed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If yes to any of the above questions, please provide full details below including explanations around when this occurred, what it was in relation to, and whether the situation has now been resolved.

Details

## 13. Solicitors details

Solicitors must be registered with the Law Society. Please note Licensed Conveyancers are not acceptable.

<b>Purchase applications</b>	You will be required to instruct your own solicitors	
<b>Refinance applications</b>	<p>You have the option to proceed with or without solicitors acting on your behalf. If you would like to proceed without solicitors please tick the box below.</p> <p>I would like to proceed without a solicitor acting on my behalf <input type="checkbox"/></p> <p>Please note, we do reserve the right to insist that you instruct your own solicitors in certain circumstances.</p> <p>Please tick if you wish for us to instruct our Solicitors to send requisitions and undertaking to the solicitors listed below <input type="checkbox"/></p>	
Name of firm	Contact name	
Telephone	Email	
Address		

## Marketing

From time to time, Shawbrook may wish to send you marketing information and newsletters about our own products and services by email, SMS and post. We may also wish to call you by telephone about our own products and services. If you do not want to hear from us in this way, you can opt-out by ticking the options below. If you do not opt-out now, you can contact us to tell us not to send further marketing at any time. Further details about how to do this, what our lawful reason is for this processing of your personal information and about your rights under data protection law, including in relation to marketing, are set out in our privacy notice referred to at the beginning of this application form.

- I do not wish to hear from you by **email** in relation to marketing.
- I do not wish to hear from you by **SMS** in relation to marketing.
- I do not wish to hear from you by **post** in relation to marketing.
- I do not wish to hear from you by **telephone** in relation to marketing.

## Declaration

I/We, the undersigned, declare that the replies to the questions contained herein are true and complete in every respect to the best of my/our belief and I/We understand that they will be relied upon by, and may form the basis of any contract between, the applicant(s) and the Shawbrook group company making the advance.

Signature of borrower/guarantor 1	Signature of borrower/guarantor 2
Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Print name	Print name

## Where the borrower is a Limited company or Partnership

Capacity	Capacity
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