

Application Form

To be used for:

- Bridging Finance
- Auction Finance
- Bridge-to-Let
- Development Exit
- Refurbishment Bridge

Application checklist



FILLING OUT THE FORM

1. Download and fill out the form (printed or digital). Include as much detail as possible to help us process your loan quickly.
2. Check the application checklist and required documents list.
3. You will need to print and sign the applicant declaration (section 8) for each applicant/guarantor.
4. When completed, send to enquiries@lendinvest.com

If you have fully completed and signed an application form in the last 12 months in the same borrowing entity please skip sections 2, 3 and 7 of this form.

Please note that we require the credit questions to be completed in section 3 on page 7.

By ticking this box you confirm that none of the details have changed in these sections.

USING YOUR PERSONAL INFORMATION

LendInvest is responsible for ensuring that it uses your personal data in compliance with data protection law and we are committed to respecting your privacy.

Personal information which you supply to us may be used in a number of ways. For example: to make lending decisions; for fraud prevention; for audit and debt collection; to provide services and information you have requested from us; for marketing; for statistical analysis.

The personal information we collect from you will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. We have provided a summary in the declaration section which you must review before you sign this application form.

Further details of how your information will be used by us and fraud prevention agencies, and your data protection rights are available here: <https://www.lendinvest.com/terms-and-conditions/lending-privacy-notice/>. We would ask that you take time to review this.

Further information on our requirements for brokers in respect of data protection law is also provided in our Broker Terms of Business.

APPLICATION CHECKLIST

Please check you have completed and included the following sections:

1. Broker details and declaration
2. Key deal contacts
3. Loan details
4. Security details
(One required for each security property)
5. Corporate borrower
(Required for corporate borrowers only)
6. Applicant details
(Required for each applicant/guarantor)
7. Additional information
8. Applicant declaration
(Signed copy required for each applicant/guarantor)

REQUIRED DOCUMENTS

Please check you have also attached the following documents:

ALWAYS REQUIRED FOR EACH APPLICANT

Copy of applicant passport

Property portfolio (not including main residence)

Personal bank account details (section 3)

REQUIRED IF APPLICABLE

Evidence and source of funds for servicing the loan

Evidence and source of funds for purchase, including stamp duty

Evidence and source of funds for any works being carried out

Full schedule of costs and timelines for any works being carried out during the term of the loan

OUR UNDERWRITERS MAY ALSO REQUIRE

3 months' worth of personal bank statements

CV of past property refurbishment/development experience

Evidence of any planning application

1. Broker details & declaration



BROKER DETAILS

CUSTOMER FACING INTRODUCER

Business name: _____

Individual name: _____

Are you? Directly authorised (DA) Appointed representative (AR) Commercial broker

FCA No (if applicable): _____ Phone: _____

Email: _____

PACKAGING DETAILS

Are you packaging on behalf of someone else? Yes No

If you are packaging on behalf of someone else:

Are you the intermediary giving the advice? Yes No

Name of firm you're packaging for: _____

FCA number of the firm you're packaging for: _____

MORTGAGE CLUB

LendInvest works with several mortgage clubs. If you are submitting this application via one of these mortgage clubs, please provide the club information and we will use the club payment route.

BROKER DECLARATION

I confirm that I am acting (and am authorised by the applicant(s) to act) on behalf of the applicant(s) and have their permission to access their information and to supply it to you with this application and at any time during the life of the mortgage. I confirm that, to the best of my knowledge and belief, the information contained in this application is true. I confirm that a copy of this application will promptly, once submitted, be provided to the applicant(s).

I have read and understood the Lending Privacy Policy, available at <https://www.lendinvest.com/terms-and-conditions/lending-privacy-notice/> and will provide the applicant with a copy of this notice.

I confirm I have read and agree to the Broker Terms of Business, available at: <https://intermediaries.lendinvest.com/resources/>

2. Corporate borrower



Skip this section if you are **not** a corporate borrower.

COMPANY DETAILS

COMPANY - REGISTERED DETAILS

Company or trust name: _____

Company registration number: _____

Country of incorporation: _____

Registered office address: _____

Has the company ever been the subject of any CCJ, or receivership, bankruptcy or winding up order? Yes No

If yes, provide details: _____

BANK ACCOUNT

Skip this section if this is a new company and the bank account hasn't been set up yet.

Bank name: _____ Sort code: _____

Account name: _____ Account no: _____

Use this bank account for the Direct Debit instruction? Yes No

By using this bank account for the Direct Debit instruction you confirm the Applicant is the account holder and the only person required to authorise DDs on the account.

COMPANY DIRECTORS AND SHAREHOLDERS

LIST OF APPLICANTS

*LendInvest requires that each shareholder with at least a 25% shareholding complete an **applicant details** section (section 3) and sign an **applicant declaration** (section 8).*

Tell us which of the above applicants are shareholders/directors of the company detailed above. If the applicant is a Director only please insert 0 into the shareholding %.

Name	Shareholding (%)	Domicile

3. Applicant details

Part 1



Each applicant must fill out a copy of this **applicant details** section, and sign an **applicant declaration** (section 8). Complete an [additional applicants form](#) if you have more than 2 applicants.

IDENTITY (APPLICANT 1)

PERSONAL DETAILS

Title: _____ First name: _____
Middle name: _____
Last name: _____
Date of birth: _____
National Insurance number: _____
Country of birth: _____
Nationality: _____
Marital status: _____

CONTACT DETAILS

Primary phone: _____
Secondary phone: _____
Email: _____

RESIDENCY

Do you have the right to live in the UK?

Yes No

Years resided in UK: _____

If you don't have a permanent right to reside in the UK, we'll require additional information.

ADDRESS (APPLICANT 1)

CURRENT ADDRESS

Current address: _____

Address since: _____

Use this address as the correspondence address?

Residential status:

Owner Tenant With relatives

IDENTITY (APPLICANT 2)

PERSONAL DETAILS

Title: _____ First name: _____
Middle name: _____
Last name: _____
Date of birth: _____
National Insurance number: _____
Country of birth: _____
Nationality: _____
Marital status: _____

CONTACT DETAILS

Primary phone: _____
Secondary phone: _____
Email: _____

RESIDENCY

Do you have the right to live in the UK?

Yes No

Years resided in UK: _____

If you don't have a permanent right to reside in the UK, we'll require additional information.

ADDRESS (APPLICANT 2)

CURRENT ADDRESS

Current address: _____

Address since: _____

Use this address as the correspondence address?

Residential status:

Owner Tenant With relatives

3. Applicant details

Part 2



Other: _____

HOME OWNERSHIP

Skip this section if you do not own your current residential address.

Home value: _____

Outstanding mortgage: _____

PREVIOUS ADDRESS

(If within the last 3 years)

Address: _____

Address from: _____ to: _____

NEXT PREVIOUS ADDRESS

(If within the last 3 years)

Address: _____

Address from: _____ to: _____

Other: _____

HOME OWNERSHIP

Skip this section if you do not own your current residential address.

Home value: _____

Outstanding mortgage: _____

PREVIOUS ADDRESS

(If within the last 3 years)

Address: _____

Address from: _____ to: _____

NEXT PREVIOUS ADDRESS

(If within the last 3 years)

Address: _____

Address from: _____ to: _____

PERSONAL FINANCES AND CREDIT (APPLICANT 1)

SOURCE OF INCOME

Please complete any relevant income section below

Employment income

Name of employer: _____

Current salary (per annum): _____

Job title: _____

Employed since: _____

Self-employed income

Business name: _____

Profession: _____

Job title: _____

Self-employed since: _____

PERSONAL FINANCES AND CREDIT (APPLICANT 2)

SOURCE OF INCOME

Please complete any relevant income section below

Employment income

Name of employer: _____

Current salary (per annum): _____

Job title: _____

Employed since: _____

Self-employed income

Business name: _____

Profession: _____

Job title: _____

Self-employed since: _____

3. Applicant details

Part 3



Last year's profit: _____

Other income

Income amount (per annum): _____

Source of income: _____

Total income: _____

PERSONAL BANK ACCOUNT

Bank name: _____

Sort code: _____

Account name: _____

Account no: _____

Use this bank account for the Direct Debit instruction?

By using this bank account for the Direct Debit instruction you confirm the Applicant is the account holder and the only person required to authorise DDs on the account.

Yes No

PAST EXPERIENCE

Does the borrower have experience using bridging or development finance?

Yes No

Please provide further details of the borrower's previous experience in section 7.

CREDIT QUESTIONS

Please indicate below if you have ever:

Been refused a mortgage on any of the properties being provided as security Yes No

Been declared bankrupt or entered into an individual voluntary arrangement Yes No

Had a court judgment (including a CCJ) entered against you Yes No

Been an officer of a company in which a receiver or liquidator has been appointed Yes No

Been convicted of a criminal offence (other than motoring offences) Yes No

Missed any secured loan/mortgage payments in the last 36 months Yes No

Last year's profit: _____

Other income

Income amount (per annum): _____

Source of income: _____

Total income: _____

PERSONAL BANK ACCOUNT

Bank name: _____

Sort code: _____

Account name: _____

Account no: _____

Use this bank account for the Direct Debit instruction?

By using this bank account for the Direct Debit instruction you confirm the Applicant is the account holder and the only person required to authorise DDs on the account.

Yes No

PAST EXPERIENCE

Does the borrower have experience using bridging or development finance?

Yes No

Please provide further details of the borrower's previous experience in section 7.

CREDIT QUESTIONS

Please indicate below if you have ever:

Been refused a mortgage on any of the properties being provided as security Yes No

Been declared bankrupt or entered into an individual voluntary arrangement Yes No

Had a court judgment (including a CCJ) entered against you Yes No

Been an officer of a company in which a receiver or liquidator has been appointed Yes No

Been convicted of a criminal offence (other than motoring offences) Yes No

Missed any secured loan/mortgage payments in the last 36 months Yes No

4. Security details

Part 1



Multiple securities: If you want to provide more than one property as security, complete an [additional security form](#) for each property and attach with your application.

CURRENT PROPERTY DETAILS

SECURITY ADDRESS

Address: _____

PROPERTY TYPE

Please select the description that best matches the current use of the property:

Residential

- Basement flat
- Bungalow
- Converted flats
- Detached house
- End-of-terrace house
- Ex-local authority flat
- Flat above commercial property
- HMO Flat
- HMO House
- HMO MUFB
- Maisonette
- Modular build flat
- Modular build house
- MUFB
- New build flat
- New build house
- New flat conversion
- Purpose-built flat(s)
- Semi-detached house
- Semi-detached bungalow
- Studio flat
- Terraced house

Semi-commercial

- Flat and commercial
- Flat and retail premises
- House and commercial
- Land and commercial
- Land and residential
- MUFB

Commercial

- Care home
- Cinema
- Factory
- Garage
- Guest house
- Health/Fitness club
- Holiday park flat or house
- Hotel
- Industrial unit
- MUFB
- Office
- Offices with PD
- Pub
- Restaurant

MORTGAGE TYPE

- Purchase Refinance Capital raise

If the property valuation is more than the purchase price, we will lend up to 75% of the market value and up to 90% of the purchase price.

Estimated value: _____

Purchase price: _____

Charge required: 1st charge 2nd charge

If Purchase:

Date of purchase: _____

TENURE

Property currently owned by: _____

- Freehold Share of freehold Leasehold

If Leasehold, years remaining on term: _____

Commercial (cont.)

- Retail warehouse
- Shop
- Shop with offices
- Social club
- Sports
- Storage
- Student accommodation
- Surgery
- Warehouse
- Winebar
- Workshop

Land

- Brownfield site
- Greenfield site
- MUFB
- Residual Land

Please provide details of any planning permissions in section 7.

4. Security details

Part 2



EXISTING MORTGAGE

Skip this section if the borrower has no existing mortgage on this property.

Lender name: _____

Outstanding amount: _____

Monthly mortgage amount: _____

Are payments up to date? Yes No

If no, how much are arrears? _____

If you answer yes to any question in this section, please provide us with further information about your deal in section 7.

Please consider including:

- Purpose of the loan
- Security details (what is it, vacant, tenanted, schedule of works etc)
- Borrower's experience
- Exit strategy

PLANS DURING THIS LOAN

WORKS PLANNED

Does the borrower intend to do any of the following to the property during the life of this loan?

Perform structural changes Demolish

Obtain planning approval Refurbishment

Please provide a schedule of works or details of building plans in section 7.

PROPERTY USE

I confirm that the property has not and will not: (i) be lived in by the borrower, (ii) be lived in by the borrower's close family

RESIDENTIAL VALUATION INFORMATION

If you are providing residential security, we need additional information to appoint the correct valuer. Please detail this information in section 7.

Does the security have a working/habitable kitchen and bathroom? Yes No

Does the property have full or outline planning permission to be implemented? Yes No

Is the security currently undergoing building or heavy refurbishment? Yes No

Is there any other reason why the primary security might require a non-standard residential valuation?

Yes No

5. Loan details



BRIDGING LOAN

LOAN REQUIRED

Net loan amount: _____

(OR) Gross LTV: _____

Anticipated completion date: _____

Loan term (months): _____

Type of loan required:

Bridging Auction

Bridge-to Let Development Exit

LOAN TYPE

Please complete the relevant section below:

1. Borrowing to purchase

Is any portion of the source of funds for the deposit a gift? Yes No

Will you be funding the deposit for the purchase from a UK bank account? Yes No

Please describe the source of the funds for the deposit:

We'll require additional information about any funds coming from non-UK bank accounts.

2. Borrowing to refinance and / or capital raise

Amount used to refinance: _____

Amount used as capital raise: _____

Reason for capital raise: _____

If you are refinancing, you'll need to provide information on the current lender in the security details (section 4).

SERVICED INTEREST

We typically require that the interest on our loans be fully retained. If you wish to service part of this loan, we will need to see evidence of your ability to meet the loan interest payments.

Please select how you intend to pay any serviced interest:

Savings Property income Company funds

Other (if other, please provide details in section 7)

Please confirm the number of months you wish to service interest for:

EXIT STRATEGY

How do you plan to pay back the loan?

Sale Refinance Development

Please provide the outline of your intended exit from the loan in section 7.

6. Key deal contacts



VALUATION CONTACTS

CONTACT FOR VALUATION ACCESS

The appointed valuer will phone the following contact directly to arrange access to the property.

Name: _____

Phone: _____

SOLICITOR CONTACTS

CONTACT FOR LEGAL UNDERTAKING

The law firm must have a minimum of 3 SRA approved managers. Please use www.lawsociety.org to check.

Name of firm: _____

Contact name: _____

Phone: _____

Email: _____

Firm address: _____

You are required to visit your solicitors office to sign your legal documents so please ensure your chosen lawyer is easily accessible.

7. Additional information

Part 1



Please provide any additional information which you feel will assist your loan application. Providing more detail will speed up the processing of your loan.

PROPERTY PORTFOLIO

Please provide us with details of your property portfolio (not including your main residence). You can:

- Send us your own potfolio spreadsheet OR
- Use our pro-forma OR
- Complete the short form version below.

We will not start underwriting the case without the property portfolio information.

USEFUL ATTACHMENTS

Please send in the format you have:

- Details or sales particulars for the security (if applicable).
- Details of the borrower's experience.
- Details of any existing planning permissions or consents.
- Schedule of works or building plans.

PROPERTY PORTFOLIO

Notes: Do not include main residence. Enter the share (%) of ownership of each property in your portfolio. If you own a 50% share still include the full value of the Property and the outstanding mortgage in the schedule.

APPLICANT 1

Ownership Name	Share (%)	Address	Postcode	Property value (£)	Outstanding mortgage (£)

APPLICANT 2

Ownership Name	Share (%)	Address	Postcode	Property value (£)	Outstanding mortgage (£)

8. Applicant declaration



LendInvest plc, trading as LendInvest, and its subsidiary companies, affiliates, their successors and assigns ('LendInvest'), will assess the information you, or your broker on your behalf, have provided in your application and supporting documentation in order to decide whether or not to provide you with a loan. Even if LendInvest issues an offer letter to you, we have the right at any time before any loan completes to withdraw, revise or cancel our offer.

ENSURE ALL APPLICATION DETAILS ARE ACCURATE

It is important that you ensure that the information that has been provided in your application and supporting documentation is correct. It is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you have provided such information, you may be reported to the police and prosecuted.

If false or inaccurate information is provided and fraud is identified, details will also be passed to fraud prevention agencies (FPAs) to prevent fraud and money laundering. Further details explaining how the information held by FPAs may be used can be obtained by visiting our website.

READ THE DECLARATIONS CAREFULLY

For your own benefit and protection, you should read the following declarations carefully and ensure you understand them. If there is anything you do not understand and require explaining, please discuss this with your financial adviser and/or legal advisor before signing below.

DECLARATION – PART 1

BY SIGNING THIS APPLICATION, YOU, THE UNDERSIGNED:

1. Agree that you have read and understood the Lending Privacy Notice available at <https://www.lendinvest.com/terms-and-conditions/lending-privacy-notice/> and the ways in which LendInvest may use the data you have provided.
2. Agree to notify LendInvest of any changes which have, or are likely to have an effect on the continuing accuracy of the information in your application and supporting documentation which may affect our willingness to provide you with a loan.
3. Agree that any solicitor acting for you may disclose to us any information or documentation that we ask for about the transaction or property which is the subject of this application and you waive any duty of confidentiality or privilege which may otherwise exist in relation to this loan transaction.
4. Agree that LendInvest and organisations with which LendInvest are affiliated or represented, that at any time provides or has any interest or prospective interest in this application may:
 - (a) Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
 - (b) Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about your creditworthiness, credit standing, credit history or credit capacity. In particular, we may provide a credit opinion in relation to you.
 - (c) Provide any information contained in this application (and all

information associated with this application) to any originator, finance consultant, financier, accountant, credit reference agency (CRA), FPA, lawyer or third party involved with the prospective finance to be provided to you or as deemed appropriate by LendInvest (in its sole discretion).

(d) Disclose any report or personal information about you to any organisation which may be required in relation to any form of securitisation of any finance, sale of notes or other form of transfer of the finance which may be provided.

(e) Provide information to guarantors, any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

5. You will make all payments by Direct Debit, unless otherwise agreed with LendInvest. The Direct Debit instruction is attached to these declarations. You must check the details before signing and ensure you are the account holder and the only signatory required to authorise Direct Debits on the account.

You acknowledge and understand that either the amount that you pay each month or the date that you make your monthly payment may change and that in either case LendInvest will give you 3 working days notice in writing before this happens.

Your Direct Debit Instruction will be set up on your account on completion of the loan and you will receive confirmation of the set-up via email. Should you have any queries regarding your Direct Debit you can contact (a) your broker, if introduced, or (b) LendInvest on 0203 846 6865, if you applied directly.

6. You acknowledge and understand that any telephone calls and emails relating to your application or mortgage may be recorded and monitored for security, quality and/or training purposes.

USE OF YOUR PERSONAL INFORMATION

Below is a condensed guide to the use of your personal information by LendInvest, CRAs and FPAs.

You agree that you have read and understood the Lending Privacy Policy available at <https://www.lendinvest.com/terms-and-conditions/lending-privacy-notice/> and that your personal information may be used in accordance with the condensed guide and the Lending Privacy Policy.

1. When you apply to LendInvest for a loan and to open an account, LendInvest will check the following records about you and others (see 2 below):

(a) our own,

(b) those at CRAs. When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.

(c) those at FPAs.

We will make checks such as assessing this application for credit, and verifying identities to detect and prevent crime and money laundering. LendInvest may also register information about you and the conduct of your account with CRAs and FPAs and make periodic searches at CRAs and FPAs to manage your account with us.

2. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your

8. Applicant declaration



and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

3. Information on this application will be sent to CRAs and will be recorded by them. Where you borrow from LendInvest, we will give details of your accounts and how you manage it/them to CRAs and to other third parties including other lenders. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.

4. LendInvest may make searches of records at FPAs who may provide LendInvest 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.

5. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.

6. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.

7. We and other organisations may access and use from other countries the information recorded by FPAs.

HOW TO FIND OUT MORE

You have been provided with the link to our Lending Privacy Policy and a condensed version of how your data may be used where we check with CRA's and/or FPAs. If you have any questions please contact us as set out in the Lending Privacy Notice.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee:

• TransUnion, Consumer Relations 3115 Harvester Road, Suite 201 Burlington ON L7N3N8, or call 0330 0247574, or log on to [transunion.co.uk](https://www.transunion.co.uk).

• Equifax PLC, Customer Service Centre, PO Box 10036, Leicester, LE3 4FS or call 0870 010 0583, or log on to [equifax.co.uk](https://www.equifax.co.uk).

• Experian, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF, or call 0800 013 8888, or log on to www.experian.co.uk.

If you want to receive details of the relevant FPAs this can be obtained by writing to the Compliance officer, LendInvest plc, Two Fitzroy Place, 8 Mortimer Street, London W1T 3JJ or visiting www.lendinvest.com.

MARKETING MATERIAL

You, or someone acting on your behalf, have the right to opt out of receiving some or all of the marketing communications we may send you at any time and can do so by accessing your marketing preference centre and changing your preferences by selecting the 'unsubscribe' option contained at the bottom of our emails we send to you.

Please select your marketing preference:

Opt-in Opt-out

DECLARATION - PART 2

By signing this application, you, the undersigned understand and agree:

1. To the Applicant Declaration (part 1) section;
2. That any valuation commissioned by LendInvest (at the borrower's cost), whether in advance of a loan being provided or during the lifetime of the loan, is a mortgage valuation for the purposes of LendInvest only. The valuation is not a survey. The valuation will not be shared with or disclosed to the borrower and the borrower may not place any reliance on it. We recommend that you obtain your own survey upon which you can rely. LendInvest requires the borrower to pay for the valuation in advance. The valuation fee is non-refundable.
3. That, in order to mitigate fraud risk, the borrower and any other obligor will be required to sign the transaction documents in front of their solicitor (either in person or by video conference), who will be required to provide a verification certificate.
4. You have read and understood the Lending Privacy Notice available at <https://www.lendinvest.com/terms-and-conditions/lending-privacy-notice/> and have been provided with a copy of this notice.

APPLICANT 1

Name: _____

Signature: _____

Date: _____

APPLICANT 2 (IF APPLICABLE)

Name: _____

Signature: _____

Date: _____

APPLICANT 3 (IF APPLICABLE)

Name: _____

Signature: _____

Date: _____

APPLICANT 4 (IF APPLICABLE)

Name: _____

Signature: _____

Date: _____