

Glenhawk

Application Form

Regulated Bridging Loan



SECTION 1. BROKER INFORMATION

SUBMITTED BY:

Name:		Company:	
Are you?: (Tick the circle)	Directly authorised <input type="radio"/>	Appointed representative <input type="radio"/>	Unauthorised <input type="radio"/>
FCA reg number (if applicable):			
Work telephone:		Mobile:	
Address:			
Postcode:		Email:	

Are you the customer-facing broker?:	Yes <input type="radio"/>	No (if not, please provide the customer-facing broker's details below) <input type="radio"/>
Company Name:		
Contact Name:		
Email:		
Telephone Number:		
FCA reg number:		
Authorisation:	Directly authorised <input type="radio"/>	Appointed representative <input type="radio"/> Unauthorised <input type="radio"/>

! We require the applicant to provide evidence of identity at the time of application. We will endeavour to carry out these checks electronically, however, if we are unable to do this we will need physical proof of identification

Photocopy documents must be certified with the words 'True copy of the original' and clearly show the certifying person's full name, and the name of the organisation they represent (if any), together with a signature and date. Documents containing a photograph should also be certified with the words 'True likeness'.

The applicant was interviewed face to face:	Yes <input type="radio"/>	No <input type="radio"/>
Level of advice given to the applicants:	Yes <input type="radio"/>	Non-advised Mortgage Contract? <input type="radio"/>

! **GLENHAWK WILL ONLY ACCEPT APPLICATIONS FOR REGULATED MORTGAGE (BRIDGING LOAN) CONTRACTS FROM FCA REGULATED BROKERS ON AN 'ADVISED' BASIS**

Broker Declaration

I am authorised by the applicant(s) to act on their behalf and have their permission to access their information and supply it to you in relation to this application, and any time during the life of the loan, and that this information can be used by you for making such checks as necessary for the purpose of processing the information including conducting any checks with the Credit Reference Agencies to further approve the loan in accordance with your underwriting criteria.

I confirm that to the best of my knowledge and belief, the information contained in this application is true.

I confirm having provided regulatory advice (in respect of advised sales) and adequate explanation about the key features and risks of the product to the applicants in accordance with the provisions of MCOB 4A.2.1R, as applicable.

I agree to receive marketing information about new/existing products and services (including email) from time to time, unless I notify you to confirm otherwise.

I understand I have the right to opt out of receiving some or all of the marketing communications you may send me at any time and can do so by emailing you compliance@glenhawk.com or calling **020 7100 8787**.

Full Glenhawk Privacy policy can be found at www.glenhawk.com/privacy-notice/



SECTION 2. PURPOSE OF LOAN

Purpose of loan:	Purchase <input type="radio"/>	Refinance <input type="radio"/>	Capital Raise - Home Improvements <input type="radio"/>	Capital Raise - Other Purpose <input type="radio"/>
If other, please provide further details:				
Reason for loan:				
Charge required:	1st Charge <input type="radio"/>	2nd Charge <input type="radio"/>		
Loan required:	£	Term		
Purchase price:	£	Valuation (if applicable) £		
Open Market Value (Explanation if purchasing at a price below market value):	£			
What is the source of the deposit funds?:				
Is the deposit in a UK bank account (If not please explain where the funds are located):				
Exit strategy:	Sale <input type="radio"/>	Refinance <input type="radio"/>	Other (Please state) <input type="radio"/>	
Please provide full details of exit strategy:				
<input checked="" type="checkbox"/> If refinancing or taking a second charge, please provide current lender information here				
Is there a current mortgage on the property?:	Yes <input type="radio"/>	No <input type="radio"/>		
If so, please confirm				
Lender:				
Total amount of mortgage being replaced £:				
Amount of debt being repaid from this loan (other than an existing mortgage secured on the property) £:				
Purpose of any capital raising:				
Funds required by date:				



SECTION 3. PRIMARY PROPERTY BEING USED AS SECURITY

Property currently owned by:						
Full address:					Postcode:	
Description of property: (If other, please add further details):	Detached	<input type="radio"/>	Semi-detached	<input type="radio"/>	Bungalow	<input type="radio"/>
	Terraced	<input type="radio"/>	Flat/apartment	<input type="radio"/>	Maisonette	<input type="radio"/>
	Sale	<input type="radio"/>	Other			
Property's current use:						
Tenure:	Freehold	<input type="radio"/>	Leasehold	<input type="radio"/>	Share of freehold	<input type="radio"/>
What do you intend to do with the property?:						
Remaining term of lease (where applicable):						
Number of storeys (flats only):						
Is the property made of standard construction?:	Yes	<input type="radio"/>	No	<input type="radio"/>		
Is the property ex-Local Authority?:	Yes	<input type="radio"/>	No	<input type="radio"/>		
Is the property habitable?:	Yes	<input type="radio"/>	No	<input type="radio"/>		
Will the property be let?:	Yes	<input type="radio"/>	No	<input type="radio"/>	N/A	<input type="radio"/>
Do you or an 'immediate family member' live in or intend to live in the property?:	Yes	<input type="radio"/>	No	<input type="radio"/>	N/A	<input type="radio"/>
Have you or an 'immediate family member' ever lived in the property or did any of you inherit it?:	Yes	<input type="radio"/>	No	<input type="radio"/>	N/A	<input type="radio"/>
 IF ANY ADDITIONAL SECURITIES ARE BEING OFFERED, PLEASE COMPLETE THE ADDITIONAL PROPERTY/SECURITY FORM ON THE FOLLOWING PAGE						

Please progress to **Section 4** if not applicable

ADDITIONAL SECURITY/ PROPERTY DETAILS FORM

Property Address:			
Property Owner(s):			
Type:	House <input type="radio"/>	Bungalow <input type="radio"/>	Purpose built flat <input type="radio"/>
	Converted Flat <input type="radio"/>	Maisonette <input type="radio"/>	Studio <input type="radio"/>
Is the property ex-local authority?:	Yes <input type="radio"/>	No <input type="radio"/>	
Tenure:	Freehold <input type="radio"/>	Leasehold <input type="radio"/>	Share of freehold <input type="radio"/>
Remaining term on lease (where applicable):			
Is the property in a finished condition (i.e ready to sell or rent)?:			
Is the property let?:	Yes <input type="radio"/>	No <input type="radio"/>	N/A <input type="radio"/>
Who will live at the property?:			
Do you or an 'immediate family member' live in or intend to live in the property?:	Yes <input type="radio"/>	No <input type="radio"/>	N/A <input type="radio"/>
Have you or an 'immediate family member' ever lived in the property or did any of you inherit it?:	Yes <input type="radio"/>	No <input type="radio"/>	N/A <input type="radio"/>
What do you intend to do with this property?:			
Outstanding Mortgage:			
Lender:			
Estimated Value:			

! PLEASE COMPLETE THIS FORM FOR ANY ADDITIONAL PROPERTIES (PROVIDED AS SEPERATE DOCUMENT IF NECESSARY)



SECTION 4. BORROWER DETAILS

✔ Individual Details	Applicant one		Applicant two			
Title:						
Forename & middle name(s) (as per passport):						
Surname:						
Date of Birth:						
Have you been known by any other names? If yes, please provide details:						
Marital Status:						
Nationality:						
National insurance number:						
Home telephone:						
Mobile telephone:						
Work telephone:						
E-mail address:						
Current address:						
Postcode:						
Time at current address:						
Residential status (If other, please provide further details:)	Owner with family <input type="radio"/>	Tenant <input type="radio"/>	Owner with family <input type="radio"/>	Tenant <input type="radio"/>		
	Owner <input type="radio"/>	Tenant with family <input type="radio"/>	Owner <input type="radio"/>	Tenant with family <input type="radio"/>		
	Other <input type="radio"/>		Other <input type="radio"/>			
Current resident in the UK?:	Yes <input type="radio"/>	No <input type="radio"/>	Length of residency in UK?: Yrs___Mth___	Yes <input type="radio"/>	No <input type="radio"/>	Length of residency in UK?: Yrs___Mth___
	<div style="background-color: #1a845a; color: white; padding: 5px; text-align: center;"> ! PLEASE COMPLETE THE FOLLOWING QUESTIONS IF YOU HAVE BEEN LIVING AT YOUR CURRENT ADDRESS FOR LESS THAN 3 YEARS </div>					

Previous address in the last three years:				
Postcode:				
Time at address:	From	To	From	To
Previous address in the last three years:				
Postcode:				
Time at address:	From	To	From	To



SECTION 5. EMPLOYMENT (IF SELF EMPLOYED PLEASE COMPLETE SECTION B)

A Current Employment	Applicant one			Applicant two		
Employment type:	Permanent <input type="radio"/>	Temporary <input type="radio"/>	Contract <input type="radio"/>	Permanent <input type="radio"/>	Temporary <input type="radio"/>	Contract <input type="radio"/>
	Not Working <input type="radio"/>	Retired <input type="radio"/>	Homemaker <input type="radio"/>	Not Working <input type="radio"/>	Retired <input type="radio"/>	Homemaker <input type="radio"/>
	Other			Other		
Company Name:						
Address:						
Postcode:						
Work telephone (Inc STD code):						
Job title:						
Time with current employment/contract:	Years			Months		
Gross basic salary from employment per annum:	£			£		
Net basic monthly salary from employment:	£			£		
Do you receive any overtime, commission, bonus? If so, how much?:	£			£		
How often do you receive this?:	Weekly <input type="radio"/>	Monthly <input type="radio"/>		Weekly <input type="radio"/>	Monthly <input type="radio"/>	
	Quarterly <input type="radio"/>	Annually <input type="radio"/>		Quarterly <input type="radio"/>	Annually <input type="radio"/>	
Do you receive any other employment allowances? (i.e. Car Allowance, London Weighting)	£			£		
Please confirm your monthly outgoings: £	£			£		
B Self Employed	Applicant one			Applicant two		
Company name:						
Nature of business:						
Self employment type:	Sole Trader <input type="radio"/>	Partner <input type="radio"/>	Director <input type="radio"/>	Sole Trader <input type="radio"/>	Partner <input type="radio"/>	Director <input type="radio"/>
Address:						
Postcode:						
Work telephone (Inc STD code):						
Date Started	____/____/____			____/____/____		
Last 2 years' net profit:	£	Year		£	Year	
	£	Year		£	Year	
% Share of business:						
Any other annual income?:	Yes <input type="radio"/>	No <input type="radio"/>		Yes <input type="radio"/>	No <input type="radio"/>	



SECTION 5. CONTINUED

C Other income	Applicant one				Applicant two			
Please provide details of other gross income that has not been declared in the employed and self-employed sections (e.g pension income, rental income from, government benefits):								
Are you aware of any changes to your income expenditure or family circumstances that would affect your ability to repay the mortgage?:	Yes	<input type="radio"/>	No	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>
If yes, please confirm:								
Will you be taking on any additional financial commitments before or shortly after completion of this mortgage?:	Yes	<input type="radio"/>	No	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>
If yes, please confirm:								

SECTION 6. CREDIT HISTORY

✔ Credit overview	Applicant one				Applicant two			
Have you ever been bankrupt?	Yes	<input type="radio"/>	No	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>
If yes, has it been discharged or cleared?	Yes	<input type="radio"/>	No	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>
Date of discharge:	____/____/____				____/____/____			
Have you ever entered into an IVA or made arrangements with creditors?:	Yes	<input type="radio"/>	No	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>
If yes, date of satisfaction:	____/____/____				____/____/____			
Any defaults/missed mortgage payments registered in the last 36 mths?:	Yes	<input type="radio"/>	No	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>
If yes, date of most recent default/missed mortgage payment (MMP):	____/____/____				____/____/____			
Total amount of defaults/MMP registered in the last 36 mths:	£				£			
Number of defaults/MMP registered in the last 36 mths:								
Property repossessed in the last 6 years?:	Yes	<input type="radio"/>	No	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>
If yes, please state the date of repossession:	____/____/____				____/____/____			
Any CCJs registered in the last 36 months?:	Yes	<input type="radio"/>	No	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>
If yes, date of the most recent CCJ:	____/____/____				____/____/____			
Total amount of CCJs registered in the last 36 months?:	£				£			
Number of CCJs registered in the last 36 months?:								
Have you ever been convicted of theft, fraud or dishonesty?:	Yes	<input type="radio"/>	No	<input type="radio"/>	Yes	<input type="radio"/>	No	<input type="radio"/>
If yes, please state the date of conviction:	____/____/____				____/____/____			
Nature of conviction:								
Length of sentence (including suspended):								
Are the applicants politically exposed persons?:								

SECTION 7. STATEMENTS OF ASSETS AND LIABILITIES

A Applicant One	Asset	Liabilities	Address
Main residence:	£	£	
Other property 1:	£	£	
Other property 2:	£	£	
Other property 3:	£	£	
Other property 4:	£	£	
Personal chattels (inc. vehicles, jewellery, artwork):	£	£	
Bank & Building Society (balance & overdraft):	£	£	

Other assets (investments, pensions insurances, savings):	Investments	£	Pensions	£
	Insurances	£	Savings	£

Other liabilities (credit card balance, used overdraft, loans):	Credit Cards	£	Overdrafts	£
	Loans	£	Other	£

B Applicant Two	Asset	Liabilities	Address
Main residence:	£	£	
Other property 1:	£	£	
Other property 2:	£	£	
Other property 3:	£	£	
Other property 4:	£	£	
Personal chattels (inc. vehicles, jewellery, artwork):	£	£	
Bank & Building Society (balance & overdraft):	£	£	

Other assets (investments, pensions insurances, savings)	Investments	£	Pensions	£
	Insurances	£	Savings	£

Other liabilities (credit card balance, used overdraft, loans)	Credit Cards	£	Overdrafts	£
	Loans	£	Other	£



DECLARATIONS

These declarations apply to everyone named in the loan application or mortgage account, together and as individuals. They also apply to the directors, shareholders and members of special purpose vehicle companies and limited liability partnerships.

In these declarations you are making a number of statements of truth and are accepting you understand that we will be applying for certain information from other people in order to assess your application. It is important that you read these declarations carefully, and ensure you understand them, before signing.

I/We make the following declarations, agree and acknowledge that;

- I am/ We are 21 years of age or older and are resident in the United Kingdom
- I/We have received a personalised Mortgage Illustration (ESIS) from my/ our mortgage adviser who has recommended this mortgage to me and explained the suitability of the product for which I/ we have applied to Glenhawk Property Finance Ltd ("Glenhawk") and these declarations form part of that application.
- I/We confirm that my application is based on the information and recommendation provided by my mortgage adviser and have not received any advice or recommendation from Glenhawk for the purpose of this application.
- The information provided by me/us to Glenhawk is true, accurate, complete, and up to date to the best of my/our knowledge and belief. I/We confirm and acknowledge that Glenhawk's decision to lend will be based on this information.
- If any information given to Glenhawk by me/us is incorrect or misleading, I/We acknowledge that Glenhawk may withdraw the loan offer, demand repayment, or make reasonable changes to my/our loan or mortgage account. This may mean changing the repayment method
- Glenhawk may decline to make a loan/mortgage if any information in this application is materially inaccurate or changes before the loan is made, or if it reveals that my/our circumstances do not meet Glenhawk's lending policies.
- I/We will let Glenhawk know if any of my/our circumstances change at any time and understand that in order for Glenhawk to meet their obligations as responsible lenders, if my/our circumstances change or Glenhawk suspect fraud they may at any time before any loan/mortgage product offered to me/us is completed, withdraw, revise or cancel such an offer
- Where a required payment has not otherwise been made by me, I/We will make all such payments by direct debit/standing order
- If there is more than one of us, we agree and understand that Glenhawk will send all communications to both of us where we share the same address, or to each of us if we have different addresses
- Glenhawk and any person who has the right at any future date to exercise all or any of its rights under my/our loan/mortgage (including any transferee or assignee) may raise finance on my/our loan/mortgage and may sell or transfer any or all of its rights and obligations under it, including the loan, and any security for it, to anyone at any time.
- If Glenhawk or any other person does sell or transfer any or all of its rights and obligations under my/our loan/mortgage, they may supply any information contained in this application and any supporting documentation or any other information relating to the property, the mortgage and the history and conduct of my/our account to any interested or potentially interested person, who may rely upon the truth and accuracy of the information contained in this application.
 - Use of My/Our Personal Data
 - Below is a summary of how Glenhawk uses your personal information. If you would like a more detailed explanation and more information, please see Glenhawk's full Privacy Notice by contacting us at hello@glenhawk.com or online at www.glenhawk.com/privacy-notice
 - We collect and use your information so that we can offer and manage your loans and mortgages, provide services to you, confirm your ID and address, prevent fraud, collect and recover your debt and run our business;
 - We share your information with your broker or financial adviser, our suppliers, legal advisers, valuers, and others involved in creating and administering your mortgage account including third parties to whom we may transfer your loan or mortgage account. We may also share your information with persons from whom we need references or information to satisfy us that you can reasonably afford the loan applied for;
 - If the law requires or allows us to do so, we will share your information as necessary with other organisations. This includes credit reference agencies, fraud prevention agencies and other government bodies, industry bodies, regulators and law enforcement agencies;
 - When we share your information with credit reference agencies, they will use it to check your credit rating, along with other details you have given us. Where your application is made in joint names an "association" will be created, and this may be taken into account in any future credit applications you make until you successfully file a "disassociation." Most lenders perform these checks before opening accounts and lending money; however, they will leave a record on your credit file that other lenders can see. This might affect your ability to get credit elsewhere for a short while;
 - Fraud prevention agencies we share your data with will use it to detect and prevent fraud and to verify your identity. If we believe that someone poses a fraud or money laundering risk, we can refuse to provide the product applied for and can in some circumstances stop providing products and services they already receive from us. Fraud prevention agencies will keep a record of any fraud or money laundering risk, and this could prevent other organisations from providing services, financing or employment;



- We will only share information about you that is necessary with any third parties and when we do so your data will remain secure;
- We may if applicable provide a copy of any mortgage offer we make to you to your broker and/or details of any complaints or issues that arise during the application process, including a copy of any valuation report obtained, in order to determine your application. We may also provide details of any reason for declining or varying an application and any complaints that you may make;
- We will only use your information if we have a legal basis for doing so, for example, if you have given us your consent to do so or if we need to use your information to meet our obligations in our agreement with you. We may also use your information to comply with the law or to carry out our legitimate business interests.
- You have certain rights in relation to your personal information including the right to access your personal data. Further details on these rights and who to contact are available by emailing hello@glenhawk.com or online at www.glenhawk.com/privacy-notice/

Signed (First Applicant) - *please print & sign*

Date:

Print Name:

Signed (Second Applicant) - *please print & sign*

Date:

Print Name:



Once the full application form is
complete, please send to:
regulated@glenhawk.com

Your dedicated underwriter will come
back to you within 24 hours with next steps.



If you have any queries on any section of this
form, one of our lending team are always on hand.

0207 100 8787

glenhawk.com