

Individual Application form



SIGNATURE
PROPERTY FINANCE

Applicant's Details

First applicant

Title	Surname
<input type="text"/>	<input type="text"/>
Forename(s)	Gender
<input type="text"/>	<input type="text"/>
Date of birth	Marital status
<input type="text"/>	<input type="text"/>
Nationality	National insurance number
<input type="text"/>	<input type="text"/>
Home telephone number	Work telephone number
<input type="text"/>	<input type="text"/>
Mobile telephone number	
<input type="text"/>	
Email address	
<input type="text"/>	

Second applicant

Title	Surname
<input type="text"/>	<input type="text"/>
Forename(s)	Gender
<input type="text"/>	<input type="text"/>
Date of birth	Marital status
<input type="text"/>	<input type="text"/>
Nationality	National insurance number
<input type="text"/>	<input type="text"/>
Home telephone number	Work telephone number
<input type="text"/>	<input type="text"/>
Mobile telephone number	
<input type="text"/>	
Email address	
<input type="text"/>	

Home and Mortgage Details

First applicant

Present address

Postcode

How long have you lived here?

Occupancy type

Homeowner Tenant Other

Current estimated value of your present address

£

Present lender

Current outstanding mortgage

£

Current monthly payment

£

Previous address (all previous addresses within the last 3 years)

Postcode

Second applicant

Present address

Postcode

How long have you lived here?

Occupancy type

Homeowner Tenant Other

Current estimated value of your present address

£

Present lender

Current outstanding mortgage

£

Current monthly payment

£

Previous address (all previous addresses within the last 3 years)

Postcode

Bank Details

First applicant

Name of bank and branch

Account name

Sort code

Account number

Second applicant

Name of bank and branch

Account name

Sort code

Account number

Employment Details

First applicant

Employment status

Employed Self-employed
 Retired Unemployed

Employment type

Permanent Part time Contracted

Name of your employer's business

How long have you worked for your employer?

Your occupation

Income details

Basic annual salary

Guaranteed bonus

£ £

Non-guaranteed bonus, overtime, commission

£

Do you have any other income?

£

Details of other income

Net monthly income

Monthly expenditure

£ £

Are you self-employed or own over 25% of the business?

Yes No

If yes, please provide trading information for the last three years

Year ending Turnover Pre-tax profit

	£	£
	£	£
	£	£

Second applicant

Employment status

Employed Self-employed
 Retired Unemployed

Employment type

Permanent Part time Contracted

Name of your employer's business

How long have you worked for your employer?

Your occupation

Income details

Basic annual salary

Guaranteed bonus

£ £

Non-guaranteed bonus, overtime, commission

£

Do you have any other income?

£

Details of other income

Net monthly income

Monthly expenditure

£ £

Are you self-employed or own over 25% of the business?

Yes No

If yes, please provide trading information for the last three years

Year ending Turnover Pre-tax profit

	£	£
	£	£
	£	£

Credit History

First applicant

Have you ever been in arrears with any mortgage payments, credit cards, loans or any other credit arrangement?

Yes No

Have you ever had a CCJ made against you?

Yes No

Have you ever been made bankrupt?

Yes No

Have you ever been refused a mortgage/secured loan on this or any other property?

Yes No

Have you ever been convicted of any criminal offence? (excluding road traffic offences)

Yes No

Second applicant

Have you ever been in arrears with any mortgage payments, credit cards, loans or any other credit arrangement?

Yes No

Have you ever had a CCJ made against you?

Yes No

Have you ever been made bankrupt?

Yes No

Have you ever been refused a mortgage/secured loan on this or any other property?

Yes No

Have you ever been convicted of any criminal offence? (excluding road traffic offences)

Yes No

If you have answered yes to any of the above questions, provide full details below

Loan Details

Type of property

Security address

Purpose of loan

Estimated valuation

£

Purchase price (if applicable)

£

Remortgage/capital raising (if applicable)

Bridging loan required

£

Term of loan required

Original Price Paid

£

Date of purchase

Why is the bridging loan required?

Details of exit strategy (How will the loan be repaid?)

Home and Mortgage Details

Type and description of property

Address of property being offered as additional security

Estimated valuation

Type of security

First charge

Second charge

Other

Remortgage/capital raising (if applicable)

Original Price Paid

Date of purchase

Amount of first mortgage

Subsequent mortgages

Solicitor's details

Minimum of two partners required

Name of law firm representing you

Name of solicitor

Address of law firm

DX address

Telephone number

Fax number

Email address

Introducer's details

Name of company

Name of introducer

Address of introducer

Telephone number

Fax number

Email address

Additional Details

If you have any additional information you would like to submit in support of this application, please include below

Data Protection Act

You have a right to know how Signature Private Finance will use your personal information and it is important that you read the following. By signing this document you are agreeing to the use and disclosure of your information as follows:

- Signature may use the information which you have provided in this application, and any other information relating to your account(s) and this information may be processed in accordance with Signature's loan application procedures and any other service which you may request from Signature.
- Signature may search your records at Credit Reference Agencies who will provide credit information and details from the Electoral Register. Credit Reference Agencies will add to your record details of this search and this will be seen by other organisations that make searches. Information held about you by Credit Reference Agencies may already be linked to records relating to one or more people with whom you are or have been associated financially. Your application may be assessed with reference to any records of these financial associates. Any searches at Credit Reference Agencies are recorded whether or not the loan application proceeds.
- Credit Reference Agencies may share with other organisations credit searches and other information about you (and those with whom you are associated financially) that is provided to us or directly to them (or both). Those other organisations may use this information to help make a credit decision about you and members of your household; and trace debtors, recover debt, confirm your identity, prevent money laundering and fraud and manage your credit accounts.
- Signature may use the information on the performance of your account(s) for sharing with Credit Reference Agencies and this may be used by other lenders for credit assessment.
- Signature may check your details with fraud prevention agencies and if you provide false or inaccurate information and fraud is suspected then this will be recorded with such agencies.
- Signature may use a credit scoring or other automated decision-making system when assessing your application.
- Signature may share your personal information with any company from time to time forming part of the same Group as Signature Private Finance or with the bankers of Signature Private Finance together with any associated Companies (if applicable) and Insurers (if applicable) who may also use it in the ways described in the information sheet, Uses of Data.
- Signature may only use any sensitive information obtained to provide the service requested.
- Signature may send you useful information about any of its associated services, pass your details to other selected business partners and to anyone who introduced you to us, unless you instruct Signature not to do so.

By signing this declaration you are also confirming that:

- You are entitled to disclose information about any co-applicant or guarantor and/or anyone else referred to by you, and to authorise Signature to search, link and/or record information at Credit Reference Agencies about you and/or anyone else referred to by you.
- You understand that an "association" will be created at the Credit Reference Agencies, which will link your financial records.

Declaration and consent

- I/we accept that this application is for short term bridging finance. Any finance will be repaid within the term of the facility agreement or such other time as shall have been agreed in writing. I/we accept that any loan will be secured on the property being offered as security and in addition to this Signature Private Finance or other group companies ('Signature') may require a second charge on my/ our existing residential property.
- I/we will inform Signature of any changes in the information on this application which occur either before or after the loan is made.
- I/we agree that Signature may send a copy of this application and any other additional information to my lawyer and I/we irrevocably authorise my lawyer to send their entire file of papers relating to the whole transaction, not just to any finance and/or mortgage, to Signature if and when requested.
- I/we understand and accept that by signing this application form we attest that the particulars set out in it are correct in every respect and that Signature will rely on the truth and accuracy of the information.
- I/we authorise Signature or associated companies to carry out whatever credit checks and investigations that it deems appropriate including, but not limited to obtaining reports from credit reference agencies on myself or anyone financially linked or related to me/us. This information may be disclosed to a credit reference agency, which may keep a record of that information.
- I/we are aware that it is an offence knowingly to provide false, misleading or inaccurate information when applying for a loan and in that event I/we could face criminal prosecution and/or civil action for recovery of any losses incurred.

Signed first applicant

Date

Second first applicant

Date