



Commercial Bridging Loan Application Form

(secured- development/ refurbishment)

Applicant details	
Company Number & Registered Office	
Broker Name <i>(if applicable)</i>	
Date Application Completed	

YOUR PERSONAL DETAILS:

	<i>First applicant / Director</i>	<i>Second applicant / Director</i>
Title		
Full name		
Previous surname (if any)		
Gender		
Date of Birth (dd/mm/yyyy)		
Marital Status		
Nationality		
UK tax payer Yes/no		
NI Number		
Residential Status: (Home owner/tenant/etc)		
Current home address (inc postcode)		
Years at this address		
Previous address (if less than 3 years at current)		
Existing Bank Name, Sort Code and Account No.		
Home Telephone Number		
Work Telephone Number		
Mobile Telephone Number		
Email address		
Employment status and position		
Current employer (if applicable)		

YOUR FINANCIAL DETAILS:

	<i>First applicant</i>	<i>Second applicant</i>
If employed:		
Basic salary p.a.	£	£
All other earned income (please specify)	£	£
If self-employed:		
Number of years accounts available		
Net profit last year	£	£
Previous year	£	£
Details of any other income		
(e.g. pensions, rental, investment, state benefits, allowances)	£	£
Total Annual Income	£	£

CREDIT HISTORY	<i>First applicant</i>	<i>Second applicant</i>
Have you ever been disqualified from acting as a director of a company?	Yes/No	Yes/No
Have you ever been convicted or charged with any offence (other than a driving offence which did not result in a term of imprisonment)?	Yes/No	Yes/No
Have you failed to keep up your mortgage payments or any loan agreements?	Yes/No	Yes/No
Have you ever been declared bankrupt?	Yes/No	Yes/No
Have you ever had a judgement for debt recorded against you?	Yes/No	Yes/No
To your knowledge do you have any past credit or debt problems that may affect your mortgage application?	Yes/No	Yes/No

If **yes to any of the questions above**, please detail below:

BORROWER COMPANY DETAILS

Company number and contact address (if different to registered office)	
Shareholding – List the shareholders and their % entitlements	
Directors – Give the names of all current directors	
Who are the Beneficial Owners?	
Please confirm all filings at Companies House are up to date	

DETAILS OF THE TRANSACTION TO BE FUNDED

Details of the property to be given as security (inc. postcode) Title Number (if known)	
Property type:	detached house/ semi-detached house/ terraced house/ bungalow/ apartment/ commercial/mixed use/ other:
Current use of the property	
Proposed use of the property and details of any planning approval inc. planning reference number.	
Where the property is currently owned by the Borrower, please confirm that it is vacant.	
Where the property is being purchased by the Borrower as part of the transaction, please confirm that it is being purchased with vacant possession. If not, please give details of any occupational tenants.	
Will more than 40% of the security property be, or intended to be, occupied by the applicant or their immediate family at any time now or in the future	Yes <input type="checkbox"/> No <input type="checkbox"/>
What is the purchase price or estimated current value?	
What is the estimated cost of works (if applicable)? <i>Please note that a separate build cost spreadsheet will be required to be completed in our standard form as part of the application process.</i>	
What is the estimated value once works / development is completed?	

LOAN DETAILS

How much do you want to borrow?
(Amount of Loan)

Amount of funds available (deposit)?

Please confirm the source of the deposit funds.

What term are you seeking?

Is there a required completion date for the initial drawdown?

(If re-financing) name of current lender and redemption figure
Please note that a formal redemption statement will be required as evidence of this figure.

How are you intending to repay the loan?
(please provide details on how you will repay this loan, e.g. refinance once property is let (with what lender, if known) or sell the property on the open market (estate agents details, if known))

Please provide any further relevant information that may assist your application.

SOLICITORS DETAILS

Name of firm:

Point of Contact:

Contact Address:

Tel/Mobile No:

Email Address:

APPLICATION CHECKLIST

We will consider your application for finance subject to receiving a fully completed application and confirming your details.

Please ensure you have taken the following steps in order to assist us in processing your application.

- Completed and signed the application form.
- Provided certified photographic ID and proof of address for any individual guarantors- no older than 3 months.
- Provided a completed Asset and Liability, Income and Expenditure statements for each individual guarantor.
- Provided a completed Build Cost Spreadsheet for the project to be funded.

PRIVACY STATEMENT

In this Privacy Policy, references to “we” or “us” is to LSC Capital Limited, a company incorporated in England and Wales (registered number 09739557 whose registered offices are at 1-7 Fallbarn Road, Rawtenstall, Rossendale, Lancashire, BB4 7NT, who will be the controller of any personal data processed as described in this Privacy Policy.

At LSC Capital Limited we respect your right to privacy, and we continuously review our systems to ensure that all data and information provided by, or about, our customers is held securely and is properly protected.

We will only use information held about you lawfully in accordance with the terms of the General Data Protection Regulation 2018 (GDPR). Our privacy policy sets out how any personal data obtained from you will be processed by us. Please read this policy carefully to ensure you understand our practices relating the storage, use, and sharing of your personal information.

YOUR INFORMATION

You may give us information about yourself by filling in application or other forms (whether off-line or online), or by entering into correspondence with us or through a third party. This includes information you provide when you make enquires or proceed with an application, such as your name, address, , date of birth, banking information, national insurance number, salary, employment status, email address, telephone number and identification documents. In addition to any personal information that you give to us, we also work closely with third parties (including for example credit reference agencies, existing lenders or others) and we may gather information about you from them.

Using your personal information

We use the information held about you in the following ways:

- to verify your identity
- to allow us provide you with information and services you request from us
- to notify you about changes to our service
- to carry out our obligations that may arise from any contracts entered into between you and us
- to process any application for finance on your behalf

We may combine information we receive about you from other services with the information you provide to us.

Sharing information with third parties

We are committed to maintaining high standards of anti-money laundering and fraud prevention. Therefore, where we are under a duty to do so, we will share your personal data in order to comply with legal obligations. We may share your information with certain law enforcement, fraud protection agencies, and credit reference agencies. In addition, it may be necessary for us to share your information with carefully selected external consultants to assist us in providing services to you. Where it is necessary for us to share information in such circumstances, our non-affiliated third-party service providers shall store your data confidentially and we shall take reasonable care to ensure that it is only used for the purposes of providing services as directed by us.

Contacting you

We and our external consultants may contact you by telephone, email or post for the purposes of our dealings with you. We may also contact you to inform you about products and services which we believe may be of interest to you.

Where we store your information

Information we hold about you will be stored within the EU. We will take every possible precaution to ensure that your data is treated securely and in accordance with our privacy policy.

Access to information

You have the rights to access, request deletion, rectification and portability relating to the information held about you, We are legally obliged to send you a copy of this information at your request. If you wish to make a request regarding any of these rights please do so in writing to the following contact: Shaun Morley at LSC Capital Limited, 1-7 Fallbarn Road, Rawtenstall, Rossendale, Lancashire, BB4 7NT.

Changing our privacy policy

Any future changes to our privacy policy will be posted on our website. Please check the website to be made aware of any changes.

Contacting Us

Any questions, comments, or requests regarding our privacy policy are welcome, and should be addressed to shaun@lscfinance.co.uk

DECLARATIONS

DO NOT SIGN THIS DECLARATION UNLESS YOU ARE ENTIRELY SATISFIED. IF YOU HAVE ANY QUESTIONS OR ARE NOT SATISFIED WITH ANY ASPECT, ASK YOUR LOAN ADVISER FOR ASSISTANCE BEFORE SIGNING THIS OR ANY OTHER FORMS.

By signing the application you agree and declare that:

1. the information contained herein and supplied by me/us is accurate and true and can be used and relied upon by LSC Capital Limited to form the basis of any contract between the loan applicant(s) and LSC Capital Limited.
2. I/We agree that LSC Capital Limited may make such enquiries, obtain references and confirmations, as may be deemed necessary and appropriate in connection to this loan application. Information is used to help make credit decisions, or for fraud prevention or for tracing debtors and by signing this form you contract to our doing so.
3. I/We agree that data may be retained by credit reference agencies and other agencies' own databases for their own purposes and acknowledge the contents of LSC Capital Limited's privacy policy as set out above.

I/We accept that this application relates only to unregulated finance and is not a Factfind in accordance with the Financial Services & Markets Act 2000.

<i>First Applicant's Signature</i>	<i>Second Applicant's Signature</i>
(dd/mm/yy) / /	(dd/mm/yy) / /

We will accept an Application from a duly authorised introducer / broker acting with authority on behalf of the Applicant.

I/We confirm that:

- a) we hold due authority from our client, being the Applicant(s) referred to in this form, to submit this Application Form to you on their behalf;
- b) the information presented within this Application Form is true and accurate; being based on information presented to us by our client;
- c) the Applicant has given due authority and confirmed that they may be contacted directly at any stage during the application process by LSC Capital Limited; and
- d) any commission and / or broker fee payable to us as a result of a successful application has been disclosed to the Applicant(s).

<i>Brokers' Signature</i>	<i>Print Name, Position & Company</i>
(dd/mm/yy) / /	(dd/mm/yy) / /