



Our Knowledge.
Your Trust.

Bridging Finance Application form

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP
REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.

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0161 515 3755 | enquiries@inhalecapital.co.uk | www.inhalecapital.co.uk



BROKER DETAILS

Company name:

Broker name:

Best contact telephone:

Email:

FCA number:

Broker fee charged?

CORPORATE APPLICANT

Company name:

Company number:

Registration country:

SHAREHOLDER CONFIRMATION

Full name:

Percentage owned:

Shareholder 1:

Shareholder 2:

Shareholder 3:



APPLICANT DETAILS

APPLICANT/GUARANTOR 1

APPLICANT/GUARANTOR 2

Title:

Full name:

Date of birth:

Alias/previous name(s):

Marital status:

Country of birth:

Nationality:

Length of UK residency:

Permanent right to reside:

Best contact telephone:

Alternative contact number:

Email address:

HOME ADDRESS DETAILS

APPLICANT/GUARANTOR 1

APPLICANT/GUARANTOR 2

Address line 1:

Address line 2:

Town:

County:

Postcode:

At address since:

Residential Status:

Owner	Tenant
With relatives	Other

Owner	Tenant
With relatives	Other

If other, explain:



IF TIME AT CURRENT HOME ADDRESS IS LESS THAN 3 YEARS, PREVIOUS ADDRESS(ES)

PREVIOUS ADDRESS 1

APPLICANT/GUARANTOR 1

APPLICANT/GUARANTOR 2

Address line 1:

Address line 2:

Town:

County:

Postcode:

At address since:

Residential Status:

Owner	Tenant
With relatives	Other

Owner	Tenant
With relatives	Other

If other, explain:

PREVIOUS ADDRESS 2

APPLICANT/GUARANTOR 1

APPLICANT/GUARANTOR 2

Address line 1:

Address line 2:

Town:

County:

Postcode:

At address since:

Residential Status:

Owner	Tenant
With relatives	Other

Owner	Tenant
With relatives	Other

If other, explain:

LESS THAN 3 YEARS ADDRESS HISTORY PROVIDED?

If the time spent at the current address and previous address(es) is less than 3 years, please provide additional details in the notes section.

ADDITIONAL APPLICANTS?

If there are more than two applicants, please complete an additional applicant's form.



PURPOSE OF LOAN

Loan amount requested:	£	Loan Gross or net?	Gross	Net
First or second charge?	First charge Second charge			

PLEASE NOTE:

If we are lending against the applicant's main residence, we are only able to lend as a second charge for business purposes.

Arrangement purpose:	Auction purchase	Light refurbishment	Tax bill
	Investment purchase	Heavy refurbishment	Lease extension
	Purchase abroad	Business use	Minor development
	Refinance	Re-bridge	Other

If other, please explain:

Loan term (1-24 months): months

If purchase, source of deposit funds:

If capital raising, loan purpose:

Funds required by date? Why this date?

How will the loan be repaid?

If refinance, which lender? DIP enclosed? Yes No

Has the client used bridging before: Yes No

If bridging used before, please explain:

Number of securities:

PRIMARY SECURITY DETAILS

Property address line 1:

Property postcode:

Estimated property value:

£

Who to contact for access?

Their contact number:

Non-standard construction:

Tenure:

Freehold

Leasehold

If leasehold, unexpired term:

Is property let under?

AST

Lease

If yes, details:

Property description:

Semi-detached

Detached

Terraced

Bungalow

Flat/apartment

Maisonette

Studio flat

Commercial

Semi-commercial

Land

HMO

Other

If 'other' please explain:

Applicant or their family reside, or intend to reside, in the security property?

Yes

No

If yes, details:

Existing primary lender:

Outstanding balance:

£

Existing secondary lender:

Outstanding balance:

£

Other lender(s):

Outstanding balance:

£

SOLICITORS

Borrower's solicitor firm:

Solicitor acting:

Solicitor's contact number:

Solicitor's contact email:

Solicitor's address and postcode:

Number of solicitors in firm?

SRA regulated?

Yes

No

ADDITIONAL SECURITY? If there is more than one security, please complete an additional security form.



CREDIT PROFILE

	APPLICANT/GUARANTOR 1	APPLICANT/GUARANTOR 2
Have you ever been refused a mortgage before?	Yes No	Yes No
Been bankrupt or IVA?	Yes No	Yes No
Had any CCJs or defaults?	Yes No	Yes No
As a director, been liquidated, appointed a receiver or been in a CVA?	Yes No	Yes No
Been convicted of a criminal offence?	Yes No	Yes No
Missed any secured loan/mortgage payments in the last 36 months?	Yes No	Yes No
Any unsecured arrears or missed payments in the last 36 months?	Yes No	Yes No

If either applicant has answered "yes" to any of the above questions, please provide details:

ADDITIONAL INFORMATION

Additional forms and/or documents form part of the overall application and are deemed to be included within the declaration and consents given on page 7 of the application form.

Please confirm the additional forms being provided with this application below:

Signed "Additional Applicant(s) Form"			
Signed "Additional Security Form"			
Signed "Assets and Liabilities Statement"			
Signed "Income and Expenditure Form"			
Signed "Property Portfolio Statement" or personal spreadsheet	Yes	No	Own spreadsheet
Signed "Schedule of Works Form"	Yes	No	



CREDIT PROFILE

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies Electronic Identity/Verification Systems and checking your details with Fraud Prevention Agencies. If you give us false or inaccurate information and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial associates.

For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about your joint applicant and anyone referred to by you; and (b) authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies.

You consent to us disclosing details of your application and how you conduct your account (including any default) to Credit Reference, Fraud Prevention Agencies and our Funding Partners. This information may be used to help us and other organisations in order to (a) assess the financial risk of dealing with you and other associates; (b) help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) administer agreements and insurance policies with you; (d) help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

We may use a "credit scoring" or other automated process in deciding whether to accept your application and during the life of your account, for example to review your secured debt and /or the interest rate and other charges for your Account (all of which may be varied by us). This may involve searching your records again at Credit Reference Agencies (who will keep details of our search) as well as using other information we hold about you.

IMPORTANT CONSENT INFORMATION

By completing this agreement and returning by email, or by printing, completing, signing and returning by post, you consent to us using and disclosing details as described above. References to "we" and "us" include any subsidiary or other company associated or affiliated with Inhale Capital.

Please tick all of the ways in which you are happy for us to contact you:

email telephone (including voicemail) SMS/Text messaging

You agree that telephone conversations and other communications between us or third parties may be recorded and/or monitored to assist in improving customer and collections services.

Full details of how we hold, process and manage personal information are explained within our privacy statement on our website.

FEE PAYMENT

Borrower fees will be deducted from the loan advance unless the applicant(s) wish to pay fees before completion, please advise us if this is the case.

Please sign to confirm you have read, understand and agree to the terms above and you are providing permission for the necessary searches to be undertaken.

APPLICANT/GUARANTOR 1

APPLICANT/GUARANTOR 2

Signature:

Signature:

Date:

Date:



ADDITIONAL INFORMATION TO SUPPORT THE APPLICATION

SAVE FORM

Please send your completed application form to enquiries@inhalecapital.co.uk

LOANS ARE ONLY AVAILABLE TO OVER 18s, SUBJECT TO STATUS, UNDERWRITING AND VALUATION

0161 515 3755 | enquiries@inhalecapital.co.uk | www.inhalecapital.co.uk

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**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON
A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.**