



Development – Personal

Non-regulated bridging finance application form

We provide **non-regulated bridging finance** and the loan must therefore be used for business purposes only. Accordingly, we are unable to lend on property or land where the borrower or a member of their family live or intend to live in the property, now or in the future.



Please send your completed application form by post to **Seneca Bridging, 9 The Parks, Newton-le-Willows WA12 0JQ** or by email to **enquiries@senecabridging.co.uk**

1. The applicant

I confirm that the borrower is an individual. I am... the borrower a broker completing on behalf of the borrower

If the borrower is a limited company please complete the Corporate Bridging Loan Application Form

2. The borrower

	Borrower 1	Borrower 2 (if applicable)
Full name		
Date of birth	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Are you a UK resident?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Do you have permanent rights to reside in the UK?	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Residential address		
Postcode		
Time at present address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
If less than 3 years, please provide previous address		
Telephone		
Mobile		
Email		

3. Loan details

Total loan required	£ <input type="text"/>
Term required (max 12 months)	<input type="text"/> Months
Reason loan required	
Exit strategy (how will loan be repaid?)	
How will the interest be funded?	<input type="checkbox"/> Rolled up <input type="checkbox"/> Serviced monthly

4. Property being used as security for the loan

Type of property	
Security address	
Postcode	
Estimated current value	£
Purchase price	£
Source of deposit <i>(if applicable)</i>	
Amount outstanding to other lenders	£
Lender name	
Description of the property	
Planning permission granted <i>(if applicable)</i>	<input type="checkbox"/> Y <input type="checkbox"/> N
Description of the intended works and any previous experience	
Estimated cost of any refurbishment/development works	£
Anticipated completion date	
Estimated end value or GDV	£

	Number currently/ to be rented <i>(if applicable)</i>	Current/expected weekly rental income <i>(per room/flat/house/unit)</i>	Bills and servicing included?		HMO/student let?	
		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Rooms/studios		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
1 Bed flat/house		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
2 Bed flat/house		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
3 Bed flat/house		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
4 Bed flat/house		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Commercial/retail unit		£	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N

5. Valuation

A valuation carried out by one of our approved valuers, will be required. The cost of the valuation will be your responsibility. Please provide details of the person to be contacted by the surveyor to arrange access.

Name	
Telephone	
Mobile	
Email	

6. Borrower’s solicitor details

Name of firm	
Address	
Postcode	
Name of solicitor	
Telephone	
Email	

7. Assets, liabilities and credit history

Borrower 1

Name	
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Private residence

Address	
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Value	Name of lender	Outstanding debt	Purchase price	Date purchased										
£		£	£	<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>										

Investment property 1

Address				
Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Investment property 2

Address				
Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Investment property 3

Address				
Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Continue on additional sheet if necessary.

Total Value	£	Total Outstanding Debt	£
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Other assets and liabilities

Assets

Liabilities

Cash deposits	£	Credit/store card(s)	£
Stocks and shares	£	Car loan(s)	£
Investments	£	Overdraft(s)	£
Other (please specify in section 8)		Other unsecured loan(s)	£
		Business liabilities	£
		Other debt(s)	£

Total assets	£	Total liabilities	£
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Employment status

Employment status	<input type="checkbox"/> Employed	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Other
Employer (if applicable)			
Current job title		Annual salary	£

Have you...

Ever been refused a mortgage/loan on this or any other property?	<input type="checkbox"/> Y	<input type="checkbox"/> N
Had a judgment for bad debt recorded against you or if self employed/controlling director against your company?	<input type="checkbox"/> Y	<input type="checkbox"/> N
Any pending/imminent court proceedings?	<input type="checkbox"/> Y	<input type="checkbox"/> N
Failed to keep up payments under any loan?	<input type="checkbox"/> Y	<input type="checkbox"/> N
Ever been convicted or charged with any offence other than a driving offence?	<input type="checkbox"/> Y	<input type="checkbox"/> N
Ever been declared bankrupt or been in an IVA?	<input type="checkbox"/> Y	<input type="checkbox"/> N
Made a claim to the DSS in the last 12 months?	<input type="checkbox"/> Y	<input type="checkbox"/> N

If you have answered 'yes' to any of the above, please give details in section 8.

Borrower 2 (if applicable)

Name	
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Private residence

Address	
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Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/>

Investment property 1

Address	
---------	--

Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/>

Investment property 2

Address				
Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Investment property 3

Address				
Value	Name of lender	Outstanding debt	Purchase price	Date purchased
£		£	£	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Continue on additional sheet if necessary.

Total Value	£	Total Outstanding Debt	£
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Other assets and liabilities

Assets

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Stocks and shares	£	Car loan(s)	£
Investments	£	Overdraft(s)	£
Other (please specify in section 8)		Other unsecured loan(s)	£
		Business liabilities	£
		Other debt(s)	£

Total assets	£	Total liabilities	£
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Employment status

Employment status	<input type="checkbox"/> Employed	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Other
Current job title		Annual salary	£

Have you...

Ever been refused a mortgage/loan on this or any other property?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N
Had a judgment for bad debt recorded against you or if self employed/controlling director against your company?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N
Any pending/imminent court proceedings?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N
Failed to keep up payments under any loan?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N
Ever been convicted or charged with any offence other than a driving offence?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N
Ever been declared bankrupt or been in an IVA?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N
Made a claim to the DSS in the last 12 months?	<input type="checkbox"/>	Y	<input type="checkbox"/>	N

If you have answered 'yes' to any of the above, please give details in section 8.

8. Additional information you feel may assist this application

10. Data protection

1. For the purposes of this Application Form, Personal Data has the meaning in section 1 of the Data Protection Act 2018 (DPA) and includes data which enables the Borrower to be identified from it, or from the data and other information which is in the possession of, or is likely to come into the possession of the companies that are the subsidiaries of Seneca Finance Ltd (which as a whole are hereafter referred to as "Seneca" or "Seneca Bridging").
2. All Personal Data which the Borrower provides to Seneca is held by Seneca as the Data Controller (as defined in section 1 of the DPA) of the Personal Data in accordance with the DPA.
3. The Borrower agrees that Seneca may pass personal data to:
 - 3.1. Other Seneca companies such as other subsidiaries of Seneca Finance Limited, Seneca Partners Ltd (and its subsidiaries) and other Seneca branded companies for whom you are a customer, for the purposes of responding to any queries made by you;
 - 3.2. Other Seneca companies such as other subsidiaries of Seneca Finance Limited, Seneca Partners Ltd (and its subsidiaries) and other Seneca branded companies for the purposes of marketing other Seneca provided products and services;
 - 3.3. Relevant Third Parties who act as our "Data Processors" such as our IT suppliers.
 - 3.4. The Personal Data shared in accordance with the above clause will be limited to that which is strictly necessary for the purposes stated by the party receiving the data.
4. Upon receiving your Application Form or as may otherwise be determined by us, enquiries may be made at a Credit Reference Agency to assist us to verify your identity and/or your credit worthiness. This will involve checking the details you supply with any of the Agency's databases. A record of any such search will be held by the Agency and may be shared with other businesses.
5. Further details of the data processing that Seneca undertakes is available in our Privacy Notice, which can be found in the Downloads section of the Seneca website (www.senecabridging.co.uk).



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01942 295 982



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