

Application Form – Company



1. About the Company – All sections MUST be completed

Company's name:		Registered address:
Company's registered number:		
Nature of business:		
Date of incorporation:		Trading address (if different from above):
Country of incorporation:		
Date last accounts filed:		
Last three years net profit figures		
		Bank account details
Year ending:	Amount (£):	Name of bank:
		Account name:
		Sort code:
		Account no.

2. About Company's Directors and Shareholders

Number of Directors:		
Name:	Date of birth:	Date of appointment:
Number of Shareholders:		
Name:	Date of birth:	Percentage of shares owned:

If more than three Directors or Shareholders please provide details in section 9.

3. About the Guarantor(s)

Masthaven will require a personal guarantee from all shareholders unless otherwise agreed.

First guarantor		Second guarantor	
Title:	Surname:	Title:	Surname:
Forename(s):		Forename(s):	
Gender:	Date of birth:	Gender:	Date of birth:
Marital status:		Marital status:	
Nationality:		Nationality:	
Country of birth:		Country of birth:	
National Insurance no.		National Insurance no.	
Do you have the right to permanently reside in the UK? <input type="checkbox"/> Yes <input type="checkbox"/> No		Do you have the right to permanently reside in the UK? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Contact details		Contact details	
Home telephone no.		Home telephone no.	
Work telephone no.		Work telephone no.	
Mobile telephone no.		Mobile telephone no.	
Email:		Email:	
First guarantor – About your home and mortgage		Second guarantor – About your home and mortgage	
Present address:		Present address:	
How long have you lived here?		How long have you lived here?	
Occupancy type		Occupancy type	
Home owner <input type="checkbox"/>	Tenant <input type="checkbox"/>	Living with Parents <input type="checkbox"/>	Other <input type="checkbox"/>
Current estimated value of your present address:		Current estimated value of your present address:	
Present lender:		Present lender:	
Current outstanding mortgage:		Current outstanding mortgage:	
Current monthly payment:		Current monthly payment:	
Previous address (all previous addresses within the last 3 years):		Previous address (all previous addresses within the last 3 years):	
First guarantor – Bank account details		Second guarantor – Bank account details	
Name of bank:		Name of bank:	
Account name:		Account name:	
Sort code:	Account no.	Sort code:	Account no.

4. About the Guarantor's Credit Profile

First guarantor	Second guarantor
Have you ever been in arrears with any mortgage payments, credit cards, loans, or any other credit agreements? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been in arrears with any mortgage payments, credit cards, loans, or any other credit agreements? <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had a county court judgement made against you? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever had a county court judgement made against you? <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been made bankrupt? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been made bankrupt? <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever made arrangements with creditors? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever made arrangements with creditors? <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been refused a mortgage/secured loan on this or any other property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been refused a mortgage/secured loan on this or any other property? <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been convicted of any criminal offences excluding road traffic offences? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been convicted of any criminal offences excluding road traffic offences? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, I specifically consent to providing this information to allow Mashaven to properly evaluate my loan application <input type="checkbox"/>	If yes, I specifically consent to providing this information to allow Mashaven to properly evaluate my loan application <input type="checkbox"/>
Have you ever been a Director or Shareholder of a company that has been struck off? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever been a Director or Shareholder of a company that has been struck off? <input type="checkbox"/> Yes <input type="checkbox"/> No
*Spent convictions do not need to be declared, for further information please contact the Disclosure and Barring Service	
If you have answered yes to any of the above questions, provide full details below. (Further space provided in section 9)	

5. About the Company's Credit Profile

Has the company ever been in arrears with any mortgage payments, credit cards, loans or any other credit agreements? <input type="checkbox"/> Yes <input type="checkbox"/> No
Has the company ever had a county court judgement made against it? <input type="checkbox"/> Yes <input type="checkbox"/> No
Has the company ever had a winding up petition made against it? <input type="checkbox"/> Yes <input type="checkbox"/> No
Has the company ever made arrangements with creditors? <input type="checkbox"/> Yes <input type="checkbox"/> No
Has the company ever been refused a mortgage/secured loan on this or any other property? <input type="checkbox"/> Yes <input type="checkbox"/> No
If you have answered yes to any of the above questions, provide full details below.

6. About Your New Loan

Type of property: Residential BTL Commercial Semi-commercial <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>				Purpose of loan: Purchase Remortgage Capital raising Other <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Description:				Estimated valuation: £			
Condition of property: Excellent Good Fair Poor Renovation needed <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>				Purchase price net of any incentives and discounts (if applicable): £ Remortgage/capital raising (if applicable): Original price paid:			
Type of Security: First charge Second charge Other <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>				Date of purchase: Level of first charge mortgage: Term of loan required:			
Security Address:				Date funds required by: Bridging loan required: £			
Why is the bridging loan required?							
How will the bridging loan be repaid?							

7. Your Solicitors Details

8. Your Credit Intermediary (broker)

Minimum of two partners required	
Name of law firm:	Name of company:
Name of solicitor:	Name of intermediary:
Address of law firm:	Address of intermediary:
DX address:	
Telephone no.	Telephone no.
Fax no.	Fax no.
Email:	Email:

9. Additional Information

10. Legal & Valuation Fees

Legal and Valuation fees are payable upfront before underwriting of the loan commences (In some cases you may be permitted to add legal fees to the loan but this will incur a 50% uplift of the fees). Indemnity Insurance & Telegraphic Transfer Fees will be payable on completion and deducted from the gross loan advance.

You have the following options for the repayment of the remaining fees as outlined below. Please select your preference for each fee below, and sign at the end of this document to consent to this selection:

Fee	Add fee to the loan	Pay Fee
Arrangement fee	<input type="checkbox"/>	<input type="checkbox"/>
Additional Credit Intermediary (broker) Fee if applicable	<input type="checkbox"/>	<input type="checkbox"/>
1st Charge Lender Fee (If applicable)	<input type="checkbox"/>	<input type="checkbox"/>

11. Use of information

The summary below explains how Masthaven Bank Limited (“MBL”) uses personal information. A more detailed explanation is available in MBL’s full privacy notice online at <https://www.masthaven.co.uk/site/privacy-notice/> MBL will process and retain personal data in accordance with its legitimate interests and/or legal obligations. These include MBL being enabled to consider whether to offer a loan; the terms on which it might do so; to offer a mortgage illustration; and to deal with all aspects of any contractual relationship between you and MBL. MBL will also use information as necessary to comply with law and regulation.

Detailed information on your rights in relation to your personal information including the right to access your data is available online at <https://www.masthaven.co.uk/site/privacy-notice/> and from the ICO whose website is <https://ico.org.uk/>

12. Declaration

By submitting this application I/We acknowledge and accept that:

Masthaven Bank Ltd (“MBL”) will make enquiries about me/us, including searching any records held by credit reference agencies and checking my/our details with fraud prevention agencies. If I/We provide false or inaccurate information and MBL suspect fraud, MBL will record this. The credit reference and fraud prevention agencies will keep details of any searches. Information held about me/us by the credit reference agencies may already be linked to records relating to one or more of my/our financial partners. For the purpose of this application I/We may be treated as financially linked and my/our application will be assessed with reference to any ‘associated’ records. Should MBL seek to obtain possession of my/our property, MBL may at its sole discretion disclose details of my/our outstanding balance and its intentions to any existing mortgage provider. MBL will do this to try to reduce the legal costs which I/We may incur and to ensure parties with an interest in my/our property are kept properly informed. MBL will disclose details of my/our application and how I/We conduct my/our account, including any default, to credit reference agencies, fraud prevention agencies and other relevant organisations. This information may be used to help MBL and other organisations (a) to assess the financial risks of dealing with me/us and other members of my/our household; (b) to help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and (c) for statistical analysis about credit and fraud.

I/We have completed all relevant sections of this form prior to signing and all details provided are true and not misleading.

I/We further acknowledge and accept that:

1. MBL will rely upon the information I/We have provided in this application, which I/We confirm is complete and true. I/we are aware that it is a criminal offence to knowingly supply false information to obtain a loan.
2. I/We confirm that if any of the information in the application changes prior to MBL making the advance, I/We will inform both MBL and the credit intermediary (broker).
3. Where I/We have indicated debt(s) in the Outstanding Credit section of the application form and/or the Consolidation Form, those marked as repayable from the MBL loan will be ignored by MBL in its affordability assessment and will be regarded as debt(s) that will be repaid on or before completion.
4. I/We confirm that signing this application shall be treated as my/our irrevocable undertaking to repay those debts on or before completion.
5. The valuation is for MBL only.
6. MBL, or the credit intermediary (broker) may search the files of credit reference agencies which will keep a record of the search. I/We acknowledge that multiple credit searches may affect my/our ability to obtain credit elsewhere.
7. The credit intermediaries (brokers) in this application are not an agent of Masthaven and I/We accept that where we used a broker I/We did so of my/our own free choice. I/We acknowledge that any broker involved in the transaction shall be regarded as my/our agent and MBL are not responsible for their actions or advice. I/We authorise MBL to pay the credit intermediary (broker) fee set out in the Mortgage Illustration and a commission if my/our loan completes.
8. MBL and its agents can make enquiries in connection with this application as it considers necessary, and such persons can pass this information to MBL.
9. Any information about me/us and my/our account may be used by MBL to open and manage the account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis.

I/We understand that this loan will be secured against my/our property and any false, inaccurate or incomplete information provided may invalidate the loan agreement, which could mean that the property is liable for repossession.

Please tick the box if you would like to receive information from Masthaven or any associated company regarding other products or services.

Signed (first applicant):

Date:

Signed (second applicant):

Date:

YOUR PROPERTY, PROVIDED AS SECURITY FOR THE LOAN, MAY BE REPOSSESSED IF YOU DO NOT KEEP UP WITH PAYMENTS

The “Masthaven” name and logos and all other brands, names, logos, marks and slogans on this document are the trademarks or service marks of us or our licensor’s.

Masthaven Bank Limited is a company registered in England & Wales with registration number 09660012 and whose registered office is at: 90 Long Acre, London WC2E 9RA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm reference number 719354).

Tel: 020 7036 2000 Email: bridging@masthaven.co.uk/development@masthaven.co.uk Website: www.masthaven.co.uk

*All calls are monitored for quality and training purposes.

