



FULL SHORT-TERM FINANCE APPLICATION

Please send Application to:	Office Use Only
PLEASE COMPLETE THE FORM PROVIDING ALL RELEVANT INFORMATION AND SEND TO:	Reference <input type="text"/> Date Received <input type="text"/>
Email <input type="text" value="underwriting@paxtonpf.com"/>	Underwriter <input type="text"/>
Address <input type="text" value="33 St. James's Square, London SW1Y 4JS"/>	Application Status <input type="text"/>

BORROWER - Individuals

First Applicant			Second Applicant		
Title <input type="text"/>	Surname <input type="text"/>		Title <input type="text"/>	Surname <input type="text"/>	
Forename(s) <input type="text"/>			Forename(s) <input type="text"/>		
Gender <input type="text"/>	Date of birth <input type="text"/>	Marital status <input type="text"/>	Gender <input type="text"/>	Date of birth <input type="text"/>	Marital status <input type="text"/>
Nationality <input type="text"/>		National insurance no. <input type="text"/>	Nationality <input type="text"/>		National insurance no. <input type="text"/>
Do you have the right to permanently reside in the UK?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Do you have the right to permanently reside in the UK?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Contact Details			Contact Details		
Home telephone no. <input type="text"/>		Work telephone no. <input type="text"/>	Home telephone no. <input type="text"/>		Work telephone no. <input type="text"/>
Mobile telephone no. <input type="text"/>			Mobile telephone no. <input type="text"/>		
Email <input type="text"/>			Email <input type="text"/>		

BORROWER - Company details (if applicable)

First Applicant	Second Applicant
Company name <input type="text"/>	Company name <input type="text"/>
Registered address <input type="text"/>	Registered address <input type="text"/>
Registered address <input type="text"/>	Registered address <input type="text"/>
Registered address <input type="text"/>	Registered address <input type="text"/>
Post code <input type="text"/>	Post code <input type="text"/>
Company registration number <input type="text"/>	Company registration number <input type="text"/>

Lending Requirement

Purpose of Loan

Purchase

Remortgage

Capital raising

Other

If other please explain

Type of Security

First charge

Second charge

Other

If other please explain

Loan Details

Minimum Loan required (£)

Required Completion Date

Term Required

How will interest be funded

Why is short-term finance required

Exit Strategy

Primary Security

Security Address

Post code

Estimated valuation (£)

If purchase, price being paid net of any incentives and discounts (£)

If remortgage/capital raising original price paid and date of purchase

Original price paid (£)

Date

If second charge

Name of principal lender

Outstanding Mortgage

Reason for Arrears

Type of Property

Residential

Commercial

Semi-commercial

BTL

Condition of Property

Renovation needed

Excellent

Good

Poor

Tenure

Freehold

Leasehold

Can you confirm that you or you close family will not live in the property

Yes

No

Current level of first charge mortgage

If in Arrears, amount of Arrears

Secondary Security - if required

Type of Property

Residential

Commercial

Semi-commercial

BTL

Original Price Paid

Date of purchase

Type of Security

First charge

Second charge

Other, please describe.

Address of property being offered as additional security

Estimated valuation (£)

Level of existing mortgage (£)

Post code

Additional Security - if required

Property 1

Property Security Address

Current Value (£)

Post code

Level of existing mortgage (£)

Property 2

Property Security Address

Current Value (£)

Post code

Level of existing mortgage (£)

Property 3

Property Security Address

Current Value (£)

Post code

Level of existing mortgage (£)

Solicitors Details

Name of law firm representing you

Name of solicitor

Address of law firm

Post code

Telephone no.

Fax no.

Email

Introducer Details

Name of company

Name of introducer

Address of introducer

Post code

Telephone no.

Fax no.

Email

Credit History

Have any of the directors of the company/guarantors, or personal borrowers ever been declared bankrupt or entered into an Individual Voluntary Agreement?

Yes

No

Have any of the directors of the company/guarantors, ever had a court judgment entered against them or defaulted on any previous loans?

Yes

No

Have any of the directors of the company/guarantors, ever been an officer of a company in which a manager, receiver or liquidator has been appointed?

Yes

No

If you have answered yes to any of the questions above, please provide full details in the Additional Information section

About Your Home

First Applicant

Present address

Post code

Length at address?

Occupancy Type

Home owner

Tenant

Living with Parents

Other

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

Current estimated value of your present address

Present lender

Current outstanding mortgage

Current monthly payment

Second Applicant

Present address

Post code

Length at address?

Occupancy Type

Home owner

Tenant

Living with Parents

Other

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

Current estimated value of your present address

Present lender

Current outstanding mortgage

Current monthly payment

Employment History

First Applicant

Name of your employer's business

Length of Employment

Your occupation

Your income Details

Annual Gross Income (£)

Guaranteed bonus (£)

If you are self-employed or own 25% of your employer's business please tell us your net profits before tax for the 12 months

Year ending

Amount (£)

Is your income or expenditure likely to change during the term of the short-term finance arrangement? If yes please provide details in the Addition Information Section.

Yes

No

Second Applicant

Name of your employer's business

Length of Employment

Your occupation

Your income Details

Annual Gross Income (£)

Guaranteed bonus (£)

If you are self-employed or own 25% of your employer's business please tell us your net profits before tax for the 12 months

Year ending

Amount (£)

Is your income or expenditure likely to change during the term of the short-term finance arrangement? If yes please provide details in the Addition Information Section.

Yes

No

Bank Account Details

First Applicant

Name of bank

Account name

Sort code

Account no.

Second Applicant

Name of bank

Account name

Sort code

Account no.

Additional Information

Declaration - This section is to be signed by all applicants applying for short-term finance.

You, (if there is more than one applicant, each of you) declare and agree that:

- (1) in addition to disclosures we might be required to make by law, you authorise us to use the information in this Application (and all information associated with this Application) that you supply us for our business purposes and you further authorise us to pass on this information to such other third parties as we deem necessary for the furtherance of this transaction and any other related and / or future transactions with you or any party associated with you as deemed appropriate by Paxton Private Finance LLP (in its sole discretion).
- (2) 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.
- (3) any loan will be secured on the property being purchased or refinanced and in addition to that Paxton Private Finance LLP may require a second charge on your existing residential property.
- (4) you will notify Paxton Private Finance LLP immediately if any information given by you on this form, or if any circumstances surrounding your application, change between the providing of the information and Paxton Private Finance LLP proceeding to make the Offer of Advance or thereafter in your dealings with Paxton Private Finance LLP.
- (5) your Solicitor shall disclose to us all information relevant to our (on behalf of Paxton Private Finance LPP) decision to lend and that you waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information.
- (6) Paxton Private Finance LLP may disclose/obtain any information pursuant to the arrangement and ongoing administration of property insurance.
- (7) this application form has been completed by yourself or at your dictation and that the information given is true to the best of your knowledge and belief and all material information as explained above has been disclosed and is full and correct in every detail.
- (8) Paxton Private Finance LLP or any associated companies may obtain such references as we may deem necessary for purposes of confirmation, credit assessment and account management. Including but not limited to obtaining reports from credit reference agencies on yourself or anyone financially linked or related to you. This information may be disclosed to a credit, reference agency, which may keep a record of that information.
- (9) you are aware that it is an offence knowingly to provide false, misleading or inaccurate information when applying for a loan and in that event you could face criminal prosecution and / or civil action for recovery of any losses incurred.

Signed First Applicant

Date

Signed Second Applicant

Date