



Regulated bridging Additional applicant form

Broker name: _____ Application reference number: _____

Section 1 – Applicant and personal details

Applicant details

Applicant 3

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Mr Mrs Miss Ms Dr Other If 'Other' please state: _____

First name: _____

Middle name(s): _____

Surname: _____

Date of birth: DD MM YYYY

Current address: _____

Nationality: _____

Residential status: _____

Total eligible income: _____

£

Current residential mortgage _____

£

Current estimated value _____

£

Any CCJs or defaults in the last 3 years or
missed secured arrears in the last 12 months?

Yes

No

If 'Yes', provide details below

Applicant 4

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Mr Mrs Miss Ms Dr Other If 'Other' please state: _____

First name: _____

Middle name(s): _____

Surname: _____

Date of birth: DD MM YYYY

Current address: _____

Nationality: _____

Residential status: _____

Total eligible income: _____

£

Current residential mortgage _____

£

Current estimated value _____

£

Any CCJs or defaults in the last 3 years or
missed secured arrears in the last 12 months?

Yes

No

If 'Yes', provide details below

Personal details

Applicant 3

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Any other name(s) in last 3 years? Yes No

If 'Yes', please provide full details of previous names in the 'Additional information' section.

Time at current address: Years Months

If less than 3 years, please provide details of any other previous addresses in the last 3 years in the 'Additional information' section.

Marital Status: _____

Current UK resident? Yes No If 'Yes', length of UK residency
Years Months

Telephone number: _____

Email address: _____

Number of dependants:
under the age of 18 over the age of 18

Any known changes to future income or expenditure that would affect ability to repay the loan? Yes No

If 'Yes', please provide full details of these changes in the 'Additional information' section.

National Insurance number:

Applicant 4

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Any other name(s) in last 3 years? Yes No

If 'Yes', please provide full details of previous names in the 'Additional information' section.

Time at current address: Years Months

If less than 3 years, please provide details of any other previous addresses in the last 3 years in the 'Additional information' section.

Marital Status: _____

Current UK resident? Yes No If 'Yes', length of UK residency
Years Months

Telephone number: _____

Email address: _____

Number of dependants:
under the age of 18 over the age of 18

Any known changes to future income or expenditure that would affect ability to repay the loan? Yes No

If 'Yes', please provide full details of these changes in the 'Additional information' section.

National Insurance number:

Section 2 – Income and employment details

It's important you complete all relevant sections for each applicant.

Where an applicant is both employed and self-employed, each section must be completed.

Employment status

Applicant 3

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Employment status (tick all that apply):

☐ Employed	☐ Self-employed	☐ Company director with more than 25% shareholding
☐ Not working	☐ Retired	

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Employment status (tick all that apply):

☐ Employed	☐ Self-employed	☐ Company director with more than 25% shareholding
☐ Not working	☐ Retired	

Current employment details

If employment status 'Employed', complete this section.

Applicant 3

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Employment type: _____

Company name: _____

Company address: _____

Work telephone number: _____

Job title: _____

Time in employment: Years Months

If less than 12 months, provide details of previous employment in the 'Additional information' section

Gross basic salary:	£
Gross overtime:	£
Gross bonus:	£

Applicant 4

4

Employment type: _____

Company name: _____

Company address: _____

Work telephone number: _____

Job title: _____

Time in employment: Years Months

If less than 12 months, provide details of previous employment in the 'Additional information' section

Gross basic salary:	£
Gross overtime:	£
Gross bonus:	£

Self-employment details

If employment status 'Self-employed' or 'Company director with more than 25% shareholding', complete this section.

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Company name: _____

Nature of business: _____

Self employment type:

Sole Trader Partner Director

Date started trading DD MM YYYY

If less than 12 months, provide details of previous employment in the 'Additional information' section

Last 2 years' net profit

1 £	Year end	_____
2 £	Year end	_____

Share of business: %

Applicant 4

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Company name: _____

Nature of business: _____

Self employment type:

Sole Trader Partner Director

Date started trading DD MM YYYY

If less than 12 months, provide details of previous employment in the 'Additional information' section

Last 2 years' net profit

1 £	Year end	_____
2 £	Year end	_____

Share of business: %

Pension income

Applicant 3

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Any annual pension income? Yes No

If 'Yes', annual amount

£ _____

Applicant 4

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Any annual pension income? Yes No

If 'Yes', annual amount

£ _____

Accountant details

Applicant 3

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Firm name: _____

Contact name: _____

Telephone: _____

Email: _____

Applicant 4

4

Firm name: _____

Contact name: _____

Telephone: _____

Email: _____

Section 3 – Credit history and convictions

Credit history details

Applicant 3

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Ever been made bankrupt? Yes No

If 'Yes', has it been discharged or cleared?

Yes No

Date of discharge: DD MM YYYY

Ever entered into an IVA or made arrangements with creditors? Yes No

If 'Yes', has it been satisfied?

Yes No

Date satisfied: DD MM YYYY

Any defaults registered in last 36 months? Yes No

If 'Yes', date of most recent default

DD MM YYYY

Total value of defaults registered in last 36 months

£

Number of defaults registered in last 36 months

Any CCJs registered in last 36 months? Yes No

If 'Yes', date of most recent CCJ

DD MM YYYY

Total value of CCJs registered in last 36 months

£

Number of CCJs registered in last 36 months

Property repossessed in last 6 years? Yes No

If 'Yes', date of repossession

DD MM YYYY

Any missed mortgage or secured loan payments in last 36 months? Yes No

If 'Yes', how many in the previous 12 months?

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Ever been made bankrupt? Yes No

If 'Yes', has it been discharged or cleared?

Yes No

Date of discharge: DD MM YYYY

Ever entered into an IVA or made arrangements with creditors? Yes No

If 'Yes', has it been satisfied?

Yes No

Date satisfied: DD MM YYYY

Any defaults registered in last 36 months? Yes No

If 'Yes', date of most recent default

DD MM YYYY

Total value of defaults registered in last 36 months

£

Number of defaults registered in last 36 months

Any CCJs registered in last 36 months? Yes No

If 'Yes', date of most recent CCJ

DD MM YYYY

Total value of CCJs registered in last 36 months

£

Number of CCJs registered in last 36 months

Property repossessed in last 6 years? Yes No

If 'Yes', date of repossession

DD MM YYYY

Any missed mortgage or secured loan payments in last 36 months? Yes No

If 'Yes', how many in the previous 12 months?

Convictions

Applicant 3

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Yes | No

Ever been convicted of theft, fraud or dishonesty?

If 'Yes', complete this section

Conviction 1

Date of conviction DD MM YYYY

Nature of conviction

Yes | No

Was there a prison sentence?

If 'Yes', length of sentence
(including suspended)

Years

Months

If more convictions for theft, fraud or dishonesty need to be recorded, please provide details in the 'Additional information' section.

Applicant 4

4

Yes | No

Ever been convicted of theft, fraud or dishonesty?

If 'Yes', complete this section

Conviction 1

Date of conviction DD MM YYYY

Nature of conviction

Yes | No

Was there a prison sentence?

If 'Yes', length of sentence
(including suspended)

Years

Months

If more convictions for theft, fraud or dishonesty need to be recorded, please provide details in the 'Additional information' section.

First charge consent authorisation

Name of account:

Mortgage account number:

First charge lender:

I/We authorise our first charge lender to supply CHL Mortgages any information relating to my/our mortgage, in connection with my/our application and at any time during the life of the mortgage.

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Signed:

Print Name:

Date:

DD MM YYYY

Applicant 4

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Signed:

Print Name:

Date:

DD MM YYYY

Other information

Additional information relevant to the application

Intermediary Declaration

Please note, the terms referred to within and applicable to the Intermediary Declaration may be varied from time to time by CHL Mortgages. Such terms should be reviewed prior to and on each occasion this 'Enquiry and application form' is completed.

- ☐ By ticking this box and submitting this application form to CHL Mortgages, I:
- Understand that the CHL Mortgages Introducer Registration Terms, provided [here](#), and the CHL Mortgages Introducer Application Terms, provided [here](#), both of which are accessible on our documents page at <https://intermediaries.chilico.uk/documents> under the Regulated Bridging section, (together hereinafter referred to as the 'Introducer Terms') shall be applicable on a continuing basis to all regulated bridging loan applications submitted to CHL Mortgages;
 - Acknowledge that I have read and that I agree to the terms and conditions contained within Introducer Terms; and
 - Confirm that the Customer shall be provided with copies of the documents listed below, prior to any Customer application being submitted to CHL Mortgages.

Documents to be issued to the Customer:

- Customer Declaration
- Contact details for Credit Decisions and Fraud Prevention Agencies
- Privacy Policy
- Tariff of mortgage charges

Please tick ONE of the following boxes:

- ☐ I confirm that I am either (a) a Directly Authorised Intermediary; or (b) an unregulated firm carrying on unregulated activities in respect of unregulated products only, and that I am submitting this application either via a mortgage Club that is registered with CHL Mortgages or directly to CHL Mortgages. I confirm that I have read, understood and agree to be bound by the 'Intermediary Agreement (Directly Authorised and Unregulated Intermediaries)' provided [here](#) and also accessible on our documents page at <https://intermediaries.chilico.uk/documents> under the Regulated Bridging section.
- ☐ I confirm that I am either (a) an Authorised Representative of a Network that is registered with CHL Mortgages, and that I am submitting this application in my capacity as an Authorised Representative of that Network, or (b) a Packager that has entered into an 'Intermediary Agreement (Packager)' with CHL Mortgages. I acknowledge that I am not required to accept 'Intermediary Agreement (Directly Authorised and Unregulated Intermediaries)'.

Marketing of products and services

We will keep you updated with relevant information relating to key product updates, research, and other content designed to support your experience with us. We process your data under legitimate interest to ensure you receive communications that are useful and relevant.

- ☐ Please tick this box to confirm your opt-in to receive all marketing communications from us.

You can unsubscribe at any time.

Enquiry and application submission

I confirm that, if I send this form to CHL Mortgages by email, I have made the applicant(s) and any guarantor(s) aware that email is not a secure medium and the content may be intercepted before it reaches the intended recipient.

- ☐ Please tick this box to confirm.

Customer Declaration

DECLARATION TO CHL MORTGAGES FOR INTERMEDIARIES LIMITED

(which term includes successors and assigns and those deriving title through it) (the "Lender")



THE APPLICANT(S) ("we", "us", "our") DECLARE THAT:

1. This is an application for a mortgage on a property that is intended to be occupied by the applicant(s).
2. This is an application through a mortgage intermediary and the Lender has not given the applicant(s) any information or advice on mortgages. The intermediary has provided the applicant(s) with a key facts illustration which sets out details of any fees paid by the Lender to the intermediary or other parties and the mortgage intermediary is entitled to disclose information about the applicant(s) to the Lender and the applicant(s) consent to the applicant(s) details being manually input by the mortgage intermediary and subsequently transmitted to the Lender electronically in connection with our mortgage application. The applicant(s) understand that the intermediary is not an agent of the Lender, does not work for the Lender and cannot commit to giving the applicant(s) a mortgage.
3. If applying as Guarantor, I/we understand and accept that I/we may be liable for the full mortgage debt instead of, or as well as, the applicant/s. Furthermore I/we agree to take independent legal advice.
4. The applicant(s) have personally completed this application form, or if completed by another party, have read and checked all the details provided.
5. The information in this application is true to the best of the applicant(s) knowledge and belief and should the mortgage advance ("the Mortgage") be made such information will be regarded as forming part of the terms of the Mortgage. If any information is incorrect the applicant(s) will make good any loss which the Lender may suffer by acting in reliance upon any such information.
6. The applicant(s) have disclosed any additional information that is material to the application. The applicant(s) understand that additional information may be requested and, prior to completion of the Mortgage, the applicant(s) shall notify the Lender in writing of any changes in the applicant(s) circumstances which affects (or may affect) the information provided.
7. The Lender may take up such references and make such enquiries about the applicant(s) as it considers necessary in connection with this mortgage application and the applicant(s) understand that the Lender may undertake a search with Experian or similar credit reference agencies for the purposes of verifying the applicant(s) identity or with current or past employers, solicitors, intermediaries, debt counsellors, lenders, landlords, accountants, banks, tax offices, Companies House and/or insurers. To do so Experian or such other credit reference agency may check the details the applicant(s) supply against any particulars on any database (public or otherwise) to which they have access. They may also use the applicant(s) details in the future to assist other companies for verification purposes. A record of the search will be retained. The applicant(s) understand that the Lender may refresh such information in the future whilst I/we have the Mortgage with the Lender.
8. The applicant(s) confirm that all payments made in respect of any Mortgage granted are made for and on behalf of the applicant(s), irrespective of the originator of such payments.
9. The applicant(s) understand that where a loan is made to joint applicants, they will be jointly and separately liable to the Lender for the full amount of the loan which means they are each responsible for the Mortgage and if one of them breaks an obligation the Lender can take action against one or both of them.
10. The applicant(s) acknowledge and agree that the Lender may raise finance on any Mortgage it may make to the applicant(s) and consent to:
 - 10.1 the Lender transferring, assigning or otherwise disposing of the benefit of such Mortgage, or the Lender entering into any contractual arrangements relating to the funding of the Mortgage with any company, body or person without notice to the applicant(s).
 - 10.2 the Lender passing the particulars contained in this Mortgage application, together with supporting documentation which is now enclosed or may hereafter be provided, together with any documentation relating to the title to the property being mortgaged ("the Property"), the Mortgage, the history or conduct of the applicant(s) Mortgage account or any other information or documents involving the applicant(s) or the Property to any actual or potential transferee, assignee, disposer, provider of funds, the conveyancer acting on the mortgage application, any legal advisor acting for the Lender now or in the future or other interested or contracting party.
 - 10.3 any person interested in the Mortgage relying upon the truth and accuracy of the information contained in this mortgage application.
 - 10.4 the Lender inspecting the applicant(s) file held by the applicant(s) solicitors in relation to this Mortgage should the Lender require access to the same for any reason whatsoever.
 - 10.5 the disclosure by the Lender, of the applicant(s) confidential personal information relating to the applicant(s) to a guarantor or their legal adviser relevant for the purpose of obtaining a guarantor for the applicant(s) Mortgage, or for the purposes of managing the conduct of the Mortgage account where there is an incidence of default.
11. The applicant(s) understand and accept that:
 - 11.1 the applicant(s) valuation fee may be committed prior to obtaining full and satisfactory references.
 - 11.2 any valuation fee is payable in advance (and includes an administration fee to the Lender) which will not be refundable once expended (whether or not any offer of Mortgage is made) and that a copy of the valuation report will be provided, but no warranty, representation or assurance is given by the Lender that the statements, conclusions or comments expressed or implied in the valuation report are accurate or reliable, and that neither the Lender nor any valuer appointed by the Lender has any responsibility to the applicant(s) or any other person as to the value, state or condition of the Property.
 - 11.3 the valuation report prepared for the Lender is not a building survey and may not reveal serious defects in the Property. It is the applicant(s) responsibility to satisfy themselves as to the structural soundness and condition of the Property and its value for reinstatement purposes and it is in the applicant(s) best interests to obtain a full building survey report of the Property prior to entering into any commitment to purchase the Property.
 - 11.4 the rate of interest and monthly repayment for any Mortgage granted may be varied from time to time.
 - 11.5 the Lender may, at any time before any Mortgage offered to the applicant(s) is completed, withdraw, revise or cancel its offer without stating a reason. If this application is successful, the provisions of this Declaration will continue to apply after the completion of the Mortgage.
 - 11.6 any person (other than an employee of the Lender) with whom the applicant(s) deal in connection with the Mortgage applied for is not empowered to make any representation or give any undertaking on behalf of the Lender and therefore the Lender will not be bound or be liable for any such representations or undertaking.

Data Protection

Privacy Notice

It is important that you understand how the Lender will use the personal information it has obtained from you and your rights in relation to this. The Lender will adhere to all legislation concerning data protection and ensure that your rights as to the control and processing of your data are upheld. The Lender's full Privacy Notice, which contains all the key information about how the Lender will collect, use and share your personal information and the rights you have in relation to this, can be found at www.chli.co.uk.

Your personal data may be held manually or electronically. The Lender will treat all your personal data as private and confidential (even when you are no longer a customer) and will comply with all relevant provisions in applicable data protection legislation in relation to its role as a data controller and/or a data processor.

The Lender may also wish to use your information to let you know by letter, telephone, fax or email about the Lender's other products or services which may be of interest to you.	If you would like to receive such information, please tick the box. Applicant 1 2 3 4	I have ticked the box(es) below indicating which methods I WOULD NOT like you to use when contacting me for marketing purposes:																								
Whether or not you opt to receive this information will not affect your mortgage application.																										
Other companies within the Lender's group and carefully selected third party organisations may have products or services which may be of interest to you and the Lender may wish to pass your information to them for this purpose.	If you would like to receive such information, please tick the box. Applicant 1 2 3 4																									
Whether or not you opt to receive this information will not affect your mortgage application.		Applicant <table border="1"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </table> Email and/or text message Phone Post Market Research All of the above	1	2	3	4																				
1	2	3	4																							

You can change your marketing preferences or unsubscribe at any time by contacting the Lender.

Please contact the Lender at 01252 365 888 if you want to receive details of the relevant fraud prevention agencies and credit reference agencies.

BY SIGNING THE BELOW, EACH OF THE APPLICANTS CONFIRMS THAT:

1. I have received and read this customer declaration and consent and agree to give the declarations and provide the consents set out in this document now and for the duration of the mortgage agreement with the Lender.
2. I have received a copy of the mortgage application from the intermediary.
3. I have received and read the ESIS provided to me by the intermediary.
4. I have read and understood the Lender's privacy policy relating to the collection, use and processing of my personal data.
5. I have given true, complete and up-to-date information in the mortgage application. I acknowledge that the decision to lend is based on this information.
6. Where the Lender and/or third parties do not have a legitimate interest in processing my personal data, I grant my explicit consent to the processing of my personal data, the transfer of my personal data outside of the European Economic Area (EEA) where it is necessary for the administration of my agreement with the Lender and for the purpose of the Lender running its business and the collection and use of my special category personal data for the purposes set out in the Lender's privacy notice.

Your property may be repossessed if you do not keep up repayments on your mortgage.

Applicant 1

Signature:

.....

Print Name:

.....

Date:

.....

Applicant 2

Signature:

.....

Print Name:

.....

Date:

.....

Applicant 3

Signature:

.....

Print Name:

.....

Date:

.....

Applicant 4

Signature:

.....

Print Name:

.....

Date:

.....

03-01-03-11 - Regulated bridging additional applicant form (1) (RB)

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