



Phone 023 9286 5806
or go online at
www.pfcmortgages.com

BRIDGE TO LET APPLICATION FORM

PLEASE COMPLETE IN BLOCK LETTERS

SECTION 1 – INTRODUCER DETAILS

Personal details

Applicant 1

Forename

Surname

Applicant 2

Forename

Surname

Will the property be occupied by the Applicant or by a member of either Applicant's immediate family? Yes No

If Yes, who? _____ and will they occupy more than 40% of the property? Yes No

Loan details

Purchase Refinance Amount of Bridge £ _____ Estimated BTL amount £ _____

Legal fees

TIUTA Legal Fee: £850 - payable in advance (non-returnable)

Introducing broker

Advisor's full name

Address _____ Postcode _____

Contact number _____ Email _____

If directly authorised, please provide FSA number

If appointed representative, please provide FSA number

Appointed principal's name and FSA number

Signature

Print name _____ Dated _____

SECTION 2 – PERSONAL DETAILS

Applicant 1		Applicant 2	
Title - Mr/Mrs/Ms/Miss	Forename	Title - Mr/Mrs/Ms/Miss	Forename
Middle name(s)		Middle name(s)	
Surname		Surname	
Have you ever been known by any other name? If so, please specify		Have you ever been known by any other name? If so, please specify	
Date of birth		Date of birth	
Nationality		Nationality	
If non-UK, do you have permanent rights to reside? Yes <input type="checkbox"/> No <input type="checkbox"/>		If non-UK, do you have permanent rights to reside? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If Yes, please provide details		If Yes, please provide details	
Marital status		Marital status	
National insurance number		National insurance number	
Home address	Postcode	Home address	Postcode
Time at address		Time at address	
If less than 3 years, previous address	Postcode	If less than 3 years, previous address	Postcode
Time at previous address		Time at previous address	
Please provide contact details for home, work, mobile and email			
Home telephone number		Home telephone number	
Work telephone number		Work telephone number	
Mobile telephone number		Mobile telephone number	
Email address		Email address	
Residential status Owner <input type="checkbox"/> Tenant (Private) <input type="checkbox"/> Tenant (Local Authority) <input type="checkbox"/> <input type="checkbox"/> Other		Residential status Owner <input type="checkbox"/> Tenant (Private) <input type="checkbox"/> Tenant (Local Authority) <input type="checkbox"/> <input type="checkbox"/> Other	
Is this property mortgaged? Yes <input type="checkbox"/> No <input type="checkbox"/>		Is this property mortgaged? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If Yes, name of lender		If Yes, name of lender	
Account number		Account number	
Value of this property £	Amount outstanding £	Value of this property £	Amount outstanding £
Are there any arrears? Yes <input type="checkbox"/> No <input type="checkbox"/>		Are there any arrears? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If Yes, state the amount £		If Yes, state the amount £	
If you do not own your own home, please provide landlord details		If you do not own your own home, please provide landlord details	

Employment Details - please complete ALL APPLICABLE details

EMPLOYED Applicant 1

Gross salary £
Employer's name
Employer's address Postcode
Employer's telephone number
Job title
If a director, % of company owned %
Time at current employment
Nature of business

EMPLOYED Applicant 2

Gross salary £
Employer's name
Employer's address Postcode
Employer's telephone number
Job title
If a director, % of company owned %
Time at current employment
Nature of business

If less than 3 years, please provide previous employment details

If less than 3 years, please provide previous employment details

Annual salary £ before tax
Employer's name
Employer's address Postcode
Employer's telephone number
Job title
If a director, % of company owned %
Time at previous employment
Nature of business

Annual salary £ before tax
Employer's name
Employer's address Postcode
Employer's telephone number
Job title
If a director, % of company owned %
Time at previous employment
Nature of business

SELF-EMPLOYED Applicant 1

Business name
Nature of business
Trading address Postcode
How long have you been self-employed?
Net profit for last trading year £
Accountant's name
Accountant's qualifications
Accountant's address Postcode
Do you have 3 years accounts? Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have experience in property development? Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, how long?

SELF-EMPLOYED Applicant 1

Business name
Nature of business
Trading address Postcode
How long have you been self-employed?
Net profit for last trading year £
Accountant's name
Accountant's qualifications
Accountant's address Postcode
Do you have 3 years accounts? Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have experience in property development? Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, how long?

Solicitors' details (must be a partner of a firm with one years standing and at least two partners)

Please provide full details in order for us to get the legal documents to your solicitors without delay.

Name of firm	Acting solicitor (must be a partner of the firm or a solicitor with at least one years standing)
Address of firm Postcode	Number of partners in the firm
Telephone number	Fax number
DX number	Email address

Credit history

Applicant 1

Have you ever been refused a mortgage on this or any other property? Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever had a judgement for debt recorded against you? Or if a director, against a company? Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been declared bankrupt or compounded with your creditors? Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreement? Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you made a claim to the DSS in the last 12 months? Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been convicted or charged with any offence other than a minor driving offence? Yes <input type="checkbox"/> No <input type="checkbox"/>
If you have answered Yes to any of the above, please provide further details

Applicant 2

Have you ever been refused a mortgage on this or any other property? Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever had a judgement for debt recorded against you? Or if a director, against a company? Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been declared bankrupt or compounded with your creditors? Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever failed to keep up your payments under any present or previous mortgage, rental or loan agreement? Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you made a claim to the DSS in the last 12 months? Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been convicted or charged with any offence other than a minor driving offence? Yes <input type="checkbox"/> No <input type="checkbox"/>
If you have answered Yes to any of the above, please provide further details

If there are any additional information you feel may assist in this application or should be brought to our attention. Yes No
If Yes, then please describe in detail.

If there are any additional information you feel may assist in this application or should be brought to our attention. Yes No
If Yes, then please describe in detail.

SECTION 3 – LIMITED COMPANY DETAILS ONLY

Company name	Trading name if applicable
Company registration number	Country of registration
Registered company address Postcode	Trading address if different Postcode
Telephone number	Principal activities of the company

Details of directors/shareholders

Please ensure that all directors and the company secretary ALSO complete the personal details sections of this application form in full

Applicant 1

Title - Mr/Mrs/Ms/Miss	Forename
Middle name(s)	
Surname	
Date of birth	
Position in company	
Percentage of shares held	%
Home address Postcode	

Applicant 2

Title - Mr/Mrs/Ms/Miss	Forename
Middle name(s)	
Surname	
Date of birth	
Position in company	
Percentage of shares held	%
Home address Postcode	

Secretary

Title - Mr/Mrs/Ms/Miss	Forename
Middle name(s)	
Surname	
Date of birth	
Position in company	
Percentage of shares held	%
Home address Postcode	

Shareholders other than directors as above

Title - Mr/Mrs/Ms/Miss	Forename
Middle name(s)	
Surname	
Date of birth	
Position in company	
Percentage of shares held	%
Home address Postcode	

Are any of the applicants directors of other companies? Yes No

If Yes, please provide details

Details of accountants

Contact name	Telephone number
Name of company	Fax number
Address Postcode	Email address
	Memorandum and articles of association Enclosed <input type="checkbox"/>
	Certificate of incorporation Enclosed <input type="checkbox"/>

Accountants qualifications

SECTION 4 – PROPERTY DETAILS**Property to be used as security (please provide ALL details)**

Address of security		Postcode	
Title number (if known)		Type of property ie. house, flat, other, etc	
Does proposed refurbishment require planning permission? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Type of construction		Approx age of property	
Current class of use		Does this comply with the intended class of use Yes <input type="checkbox"/> No <input type="checkbox"/>	
Number of bedrooms	Number of bathrooms	If flat, which floor	Number of floors in block
Tenure: Leasehold <input type="checkbox"/> Freehold <input type="checkbox"/>			
If the property is a flat, is it purpose built? Yes <input type="checkbox"/> No <input type="checkbox"/>		If No, please confirm the date of conversion	
Is the flat above a retail unit? Yes <input type="checkbox"/> No <input type="checkbox"/>		If Yes, please provide details of the retail units purpose	
If leasehold, current unexpired lease term	years	Service charge £	What are the proposed refurbishment costs £
Source of funds			
Proposed type of tenancy AST <input type="checkbox"/> Other <input type="checkbox"/> _____			

Selling agent details

Estate agent's name	
Estate agent's address	Postcode
Contact name	Contact number

Schedule of work and estimate of costs enclosed

Yes <input type="checkbox"/>

Contact details for access

Full name	
Contact number	Relationship to you

SECTION 5 – Complete for PROPERTY PURCHASE ONLY, if refinance, go to SECTION 6**Property purchase**

Purchase price £	Amount of deposit paid / to pay £
Estimated current value of property £	Estimated value after refurbishment £
If estimated current valuation is different from the purchase price, please explain why there is a difference	
Estimated rental monthly income (after refurbishment) £	
Are you receiving any incentives to purchase this property? Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, please specify the amount and give a description of the incentive: £	
Source of balance of funds	
Vendor's name	Bridging loan
Vendor's solicitor's name	
Vendor's solicitor's address	Postcode
Is the purchase an arms-length transaction? Yes <input type="checkbox"/> No <input type="checkbox"/>	Is the vendor known to you? Yes <input type="checkbox"/> No <input type="checkbox"/>
If Yes, please state how they are known to you and for how long?	

SECTION 6 – Complete for REFINANCE ONLY**Details of the property being used as security for this loan**

Existing lender	
Amount of outstanding mortgage, including early repayment charges £	
Are payments up to date on this mortgage? Yes <input type="checkbox"/> No <input type="checkbox"/>	If No, please state the amount of the arrears £
If no, please provide an explanation as to how the arrears have arisen	
Date the property was purchased / last refinanced - please delete as appropriate	
Amount paid for the property when purchased £	Date of purchase - if different from above
Estimated current value of the property £	
What will the funds be used for?	
Completion date required	
Are there any other charges registered on this property? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If Yes, with which company?	Amount outstanding £
Do you, or any member of your family intend to reside at the property? Yes <input type="checkbox"/> No <input type="checkbox"/>	

SECTION 7 – ASSETS & LIABILITIES**Assets and liability statement - please use a separate sheet if you have further assets and/or liabilities and require more space**

Full name

Principle residence

Address

Postcode

Price paid £

Outstanding mortgage £

Estimated value £

Lender

Date purchased

Other property 1

Address

Postcode

Price paid £

Outstanding mortgage £

Estimated value £

Lender

Date purchased

Other property 2

Address

Postcode

Price paid £

Outstanding mortgage £

Estimated value £

Lender

Date purchased

Other property 3

Address

Postcode

Price paid £

Outstanding mortgage £

Estimated value £

Lender

Date purchased

Savings 1

Amount in savings £

Bank name

Savings 2

Amount in savings £

Bank name

Unsecured loans 1

Amount outstanding £

Lender

Term of loan

Unsecured loans 2

Amount outstanding £

Lender

Term of loan

Bank overdrafts 1

Amount £

Details

Bank overdrafts 1

Amount £

Details

SECTION 8 – ADDITIONAL INFORMATION

Please complete on separate page if required

PLEASE READ THE FOLLOWING CAREFULLY

Tiuta PLC may make a search and / or register information about you and the conduct of your account with a licensed credit reference agency. Information registered is used to help make credit decisions, for fraud prevention or for tracing debtors and by signing this form, you consent to us doing so.

Under the Data Protection Act 1998, you are entitled to know what information is held about you on our computers and on certain other records, on payment of a fee and to ask for inaccurate details to be amended. If you have any queries, please write to the Data Protection Officer of the Company.

Tiuta PLC may pass your details to companies within the Tiuta Group of Companies. If you DO NOT wish Tiuta PLC to do this, then please indicate by ticking here

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

**WARNING:
ONCE YOU SIGN THIS FORM YOU WILL BE CONFIRMING THAT ALL THE INFORMATION CONTAINED IN IT, TO THE BEST OF YOUR KNOWLEDGE, IS TRUE AND ACCURATE. IF THE FORM HAS BEEN COMPLETED BY SOMEONE ELSE IT IS PARTICULARLY IMPORTANT YOU CHECK IT BEFORE SIGNING.**

Applicant 1

I hereby consent to my details being given to all necessary third parties on signing this document

Applicant signature

Print name

Date

Applicant 2

I hereby consent to my details being given to all necessary third parties on signing this document

Applicant signature

Print name

Date

SECTION 10 – CREDIT/DEBIT CARD AUTHORISATION

Applicant 1

Name

Security address

Postcode

Applicant 2

Name

Security address

Postcode

Please debit the following debit / credit card with the following amount(s)

Fee type	amount
Legal Fee	£850.00 (non-refundable)
Cardholder's full name <input type="text"/>	
Cardholder's address <input type="text"/>	
Postcode <input type="text"/>	

Acceptable cards

VISA Delta Mastercard Switch

Card number

Valid from / mm/yy

Expiry date / mm/yy

ISSUE NO. If applicable

Security number

Authorisation signature

Date



COLLECTIONS

Please fill in the whole form including official use box, using a ball point pen and send it to:

TIUTA COLLECTIONS LIMITED
21 ELY PLACE
LONDON
EC1N 6TD

Name(s) of account holder(s)

Bank/building society account number

--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--	--

Name and full postal address of your bank or building society

To: The Manager	_____
	Bank or Building Society
Address	_____
	Postcode

Reference

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Instruction to your bank or building society to pay by Direct Debit

Service user number

6	9	1	1	7	5
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FOR Tiuta Collections Limited OFFICIAL USE ONLY. This is not part of the instruction to your bank or building society.

Instruction to your bank or building society

Please pay Tiuta Collections Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this Instruction may remain with Tiuta Collections Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)	_____

Date	_____

Banks and building societies may not accept Direct Debit Instructions for some types of account.

DD/1

This guarantee should be detached and retained by the payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Tiuta Collections Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Tiuta Collections Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Tiuta Collections Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when Tiuta Collections Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.