

## LOAN APPLICATION FORM



Novellus Bridging

Please complete in full and return immediately so we may progress your application as swiftly as possible.

### SECTION 1 – Introducer details

Contact name		Contact number	
Company name		Email	
Broker Fee	£	(charged to client and in addition to proc fee payable by Novellus)	

### SECTION 2 – Borrower details (individual only). Please complete Section 3 for company application.

Applicant 1

Applicant 2

Title		
Forename(s)		
Surname		
Previous names or other names known by		
Marital status		
Date of birth	DD/MM/YYYY	DD/MM/YYYY
Nationality		
Passport Number		
Email		
Mobile number		
Permanent rights to reside in the UK	YES / NO	YES / NO
	If NO, what is your current residency status?	If NO, what is your current residency status?
Current address		
Owned or rented?	OWNED / RENTED	OWNED / RENTED
Time at current address		
If less than 3 years at current address, please provide previous address details		
Time at prev. address		

### SECTION 3 – Borrower details (company only)

Company name and full address			
Registered number		Date of incorporation	
Nature of business		Contact number	
Net profit	£	Year end	
If the company owns any other property other than the security property, please provide full details of the portfolio held			

**SECTION 4 – Director / shareholder details (with > 20% shareholding)**

	Director 1	Director 2
Title		
Forename(s)		
Surname		
Previous names or other names known by		
Date of birth	DD/MM/YYYY	DD/MM/YYYY
Nationality		
Country of birth		
Email		
Mobile number		
Current address		
Time at current address		
If less than 3 years at current address, please provide previous address details		
Time at prev. address		

	Shareholder 1	Shareholder 2
Name of shareholder		
% shareholding		

	Shareholder 3	Shareholder 4
Name of shareholder		
% shareholding		

**SECTION 4 – Employment details**

	Applicant 1	Applicant 2
Employment status		
Name of employer / Name of business (if self-employed)		
Nature of business		
Length of time employed / self-employed		
Job title		
Total gross income	£	£

## SECTION 5 – Credit history

	Company	Applicant 1 / Director 1	Applicant 2 / Director 2
Have you ever been refused a mortgage on the property being offered as security for this loan?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you, any of the directors of the company or the company ever been declared bankrupt or entered into an Individual Voluntary Arrangement (IVA) or Company Voluntary Arrangement (CVA)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you, any of the directors of the company or the company ever had a court judgment (including a CCI) registered?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you, any of the directors of the company or the company ever been an officer of a company in which a receiver or liquidator has been appointed?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you or any of the directors ever been disqualified from being a director of a company?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## SECTION 6 – Loan details

Type of loan	Purchase <input type="checkbox"/> Refinance <input type="checkbox"/>	if purchase please indicate Purchase Price £	
If being purchased undervalue, please provide details:			
What is the net loan amount required? £		Term of loan required	months
What are the funds going to be used for? (if refinance, please indicate original use of funds)			
If a purchase, please provide details for shortfall balance of funds being used to complete purchase (evidence may be requested)			
Exit strategy (evidence of viability will usually be required)			

## SECTION 7 – Security property

For additional properties / portfolio to be considered full details must be provided in Section 10, or by completing a property schedule form			
Full address and details of property or land / site being offered as security i.e. type / condition / tenure			
Estimated property / land value	£	Type of charge required:	First <input type="checkbox"/> Second <input type="checkbox"/>
Any outstanding mortgage / loan	£	Name of current Lender:	
Is the property freehold or leasehold?	Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/>	- years unexpired on lease _____	
If the property is a Buy to Let, what is the rental income / estimated rental income per calendar month?	£		
For multiple tenancies please complete or provide a tenancy schedule	Tenancy schedule attached	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If semi commercial will > 40% be used for residential purposes by you or your family / relative?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Has the borrower or any related person ever occupied the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Does the borrower or any related person intend to occupy the property at any time in the future?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

## SECTION 8 – conversion, extension and refurbishments

Please provide separately a brief outline of the proposal including all costs, planning consents and highlighting any previous experience				
Gross Development Value (GDV) £		Build costs £		
Contingency £		Professional fees £		
Is planning permission fully approved?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/A <input type="checkbox"/>
If no, provide details why				
Expected duration of works		Expected duration of sales / refinance		
Have works already commenced	Yes <input type="checkbox"/> No <input type="checkbox"/>	Date works commenced	DD / MM / YYYY	
Details of what works have already been undertaken				

## SECTION 9 – Solicitors details

Solicitors must be registered with the Law Society and have a minimum of two SRA approved partners.	
Name of firm	Name of contact
Address	
Contact number	Contact email

## SECTION 10 – Additional information

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## Use of your information

In assessing the application for your loan, Novellus Bridging may make enquiries about you, including searching any records held by credit reference agencies and checking your details with fraud prevention agencies.

A short guide to what we do and how we will use your information is provided below.

### Guide to the use of your personal information

When you apply to us for a loan or act as a guarantor in relation to a loan, we will make enquiries to credit reference agencies and fraud prevention agencies. If you give us false or inaccurate information and we suspect fraud, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may access and use information recorded by fraud prevention agencies from other countries. The credit reference and fraud prevention agencies will keep details of any searches.

We may also use credit scoring methods to assess the application and to verify your identity. In addition, whilst assessing the application, this information may also be used for debt tracing, prevention of money laundering as well as the ongoing management of your account.

Information held about you by the credit reference agencies may already be linked to records relating to one or more of your financial partners. For the purpose of any application you make to us for a loan you may be treated as financially linked to such people and such applications may be assessed with reference to any 'associated' records.

If we are considering obtaining possession of the property, we may disclose details of your outstanding balance and our intentions to any registered charges and any subsequent charges to ensure that other with an interest in the property are kept adequately informed, and to comply with any regulatory requirements.

### PRIVACY NOTICE

Any data you provide to Novellus Bridging will be used in the decision making and processing of any future loan. The data we collect will be shared with our legal representatives and potentially other third parties to assess your suitability and for future transactions on any loan(s) with Novellus Bridging. We will hold information securely for up to 5 years after your contract with Novellus Bridging ends. Should you wish for us to delete all traces of data we hold about you after your contract expires or should you wish to request details of the data we hold about you please email [info@novelluscapital.co.uk](mailto:info@novelluscapital.co.uk). To review the Novellus Limited data protection policy further, please click the link on our website.

You can also contact us on 0203 397 4871 if you would like further details of the credit reference and fraud prevention agencies that we give information about you (you have a legal right to obtain this information).

Information about you and this agreement may be used for the administration of this agreement and in considering applications by you for other products. We may also use your information:

- To keep your credit intermediary or agent informed about the progress and outcome of your application;
- To permit access to your information by regulatory bodies to ensure that we are complying with regulatory requirements;
- In accordance with any consent provided within the declaration.

Contact may be made with you by telephone (calls may be recorded), post, email or SMS to help service your account. We may do this ourselves or we may ask someone else to do it for us and therefore we may pass information about you and your account to anyone who services your account and to anyone we ask to help us enforce this agreement. We will not use information about you and this agreement to market our additional services and products to you where you have asked us not to. You can ask us at any time not to give your details to others for these purposes and not to contact you ourselves for sales purposes by writing to us at the address below or by ticking this box  We may also use your information in accordance with any other consent you have given us.

Under the Data Protection Act you are entitled to know what information is held about you on our computers and on certain other records and to ask for any inaccurate details to be amended. If you have any questions about the Data Protection Act, or your rights under it, please write to the Data Protection Officer at Novellus Bridging. By signing this application form you are confirming your agreement to proceed and are accepting that we may use your information the way outlined above.

## Declaration and Signature

It is important that you ensure the supporting documentation and information you have provided in your application is correct. It is a criminal offence to knowingly or recklessly give false, inaccurate or misleading information when applying for a loan. If you have provided such information, you may be reported to the police and prosecution and any suspicion of fraud may be notified to fraud prevention agencies.

As a responsible Lender, Novellus Bridging will carefully assess the information provided in the Application Form and any supporting documentation to decide whether or not to make you an offer of a loan. If Novellus Bridging issues a Loan Offer Letter to you, we have the right at any time before any loan completes to withdraw, revise or cancel the Loan Offer where false, inaccurate or misleading information has been provided. Other situations where an offer of a loan can be withdrawn will be contained therein.

It is important that you ensure that all statements you make in this Application Form and any supporting documentation in connection with this application are accurate and correct and that you have read and understood the contents of this declaration.

BY SIGNING THIS APPLICATION DECLARATION, YOU THE UNDERSIGNED:

I/We authorise Novellus Bridging to make such enquiries of any person or organisation (including my/our existing or previous mortgage lenders), as Novellus Limited deems necessary in connection with this application;

And release information about me/us if you have a duty to do so or if the law permits you to do so;

I/We understand that if I/We give Novellus Bridging false or inaccurate information and Novellus Bridging suspects fraud, then Novellus Bridging will record this;

I/We authorise our solicitors acting on my/our behalf to disclose to Novellus Bridging or its solicitor and confirm that Novellus Bridging is authorised to disclose to my/our solicitors, any information relating to this application;

I/We confirm that I/We give up any right to claim solicitor confidentiality or legal privilege in respect of such information;

I/We appreciate that Novellus Bridging needs to ensure that the mortgage property(ies) that I/We have provided as security for my/our loan must continue at all times to be insured; and

I/We acknowledge and understand that Novellus Bridging needs to be able to contact some or all of the following in connection with any loan that I/We may have with Novellus Bridging, namely: my/our solicitors, the broker or intermediary who introduced me/our loan to Novellus Bridging and the insurance company(ies) that has/have insured the property(ies) that I/We have provided to Novellus Bridging as security for my/our loan.

I/We irrevocably confirm that until our loan has been repaid in full, Novellus Bridging and its successors and assigns may contact and disclose to any of the above mentioned person(s) or organisation(s) and they may disclose to Novellus Bridging such information as Novellus Bridging may consider reasonably necessary and request from such person(s) or organisation(s) in dealing with the repayment or refinance or my/our Novellus Bridging loan(s) and/or comprises Novellus Bridging's security.

By signing this Application Form I/We the undersigned confirm that the replies to the questions contained therein are true and accurate in every respect to the best of my/our belief and that I/We understand the information and supporting documentation will be relied upon and may form the basis of any loan offer between the applicant and Novellus Bridging.

**YOUR SECURITY WILL BE AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT**

Applicant 1 / Director 1

Applicant 2 / Director 2

Name		
Signature		
Date	DD/MM/YYYY	DD/MM/YYYY

Novellus Limited trading as Novellus Bridging is registered in England & Wales Company Reg. No 10790634

Registered office address 25 St Ives Street, London SW3 2ND

Novellus Limited is not regulated by the Financial Conduct Authority