NEW BRIDGING LENDING APPLICATION FORM

This Bridging Loan Application Form is designed to capture the key information needed to assess and process your bridging loan. It allows applicants and brokers to provide details about the borrower, security, and purpose of the loan.

To help us review your application efficiently, please complete all relevant sections accurately and provide any requested supporting documents. This form applies to non-regulated bridging finance. By submitting it, you confirm that the information provided is true, complete and that you consent to the necessary checks being carried out. We can accept hand-written forms but they may take us a little longer to process.

1. Entity/borrower name

2. Entity/borrower type (please select)

- Individual
- Sole trader
- Partnership
- Limited Liability Partnership — Registered number
- Limited Company — Registered number

3. Correspondence address

Building name/number

Address line 1

Address line 2

Town — Postcode

Main phone number

Email

General contact preference (please select): Email Letter Phone

4. Registered company address

☐ Same as correspondence address

Building name/number

Address line 1

Address line 2

Town | Postcode

Main phone number

Email

General contact preference (please select): ☐ Email ☐ Letter ☐ Phone

5. About the entity/borrower

Nature of entity/borrower

Trading since: MM/YYYY

6. About the people

Please include details of all directors, shareholders, partners etc. If more than four individuals are to be added, please use multiple versions of this page.

APPLICANT 1

Title ☐ Mr ☐ Mrs ☐ Miss Other

Full name

House name/number

Address line 1

Address line 2

Town | Postcode

Move in date MM/YYYY

If less than 3 years, please provide your full previous address details and length of time at this address.

Previous address

Postcode

Move in date: MM/YYYY

Residential status: Owner no mortgage / Owner with mortgage / Renting / With family or friend

Main phone number

Email

Date of birth

Nationality

Permanent right to reside in UK? Yes / No

Length of residency: Since birth OR Years

If not British, share code to be provided for visa authentication.

Role within business

% ownership/control %

Please indicate if you are the person who should be contacted regarding the valuation: Yes / No

Are you the principle contact? Yes / No

Has any adverse information been registered against you? Yes / No

If yes, please provide details.

Do you have any past or present convictions that may or may not affect this application? Yes / No

If yes, please provide details.

Marital status

Have you been known by any other name in the past 6 years? Yes / No

Full previous name

APPLICANT 2

Title ☐ Mr ☐ Mrs ☐ Miss Other

Full name

House name/number

Address line 1

Address line 2

Town

Postcode

Move in date MM/YYYY

If less than 3 years, please provide your full previous address details and length of time at this address.

Previous address

Postcode

Move in date: MM/YYYY

Residential status ☐ Owner no mortgage ☐ Owner with mortgage ☐ Renting ☐ With family or friend

Main phone number

Email

Date of birth

Nationality

Permanent right to reside in UK? ☐ Yes ☐ No

Length of residency ☐ Since birth OR Years

If not British share code to be provided for visa authentication.

Role within business

% ownership/control %

Please indicate if you are the person who should be contacted regarding the valuation ☐ Yes ☐ No

Are you the principle contact? ☐ Yes ☐ No

Has any adverse information been registered against you? ☐ Yes ☐ No

If yes, please provide details.

Do you have any past or present convictions that may or may not affect this application? ☐ Yes ☐ No

If yes, please provide details.

Marital status

Have you been known by any other name in the past 6 years? ☐ Yes ☐ No

Full previous name

APPLICANT 3

Title	☐ Mr ☐ Mrs ☐ Miss Other
Full name	
House name/number	
Address line 1	
Address line 2	
Town	Postcode
Move in date MM/YYYY	

If less than 3 years, please provide your full previous address details and length of time at this address.

Previous address	
Postcode	Move in date: MM/YYYY
Residential status	☐ Owner no mortgage ☐ Owner with mortgage ☐ Renting ☐ With family or friend
Main phone number	
Email	
Date of birth	Nationality
Permanent right to reside in UK?	☐ Yes ☐ No
Length of residency	☐ Since birth OR Years
If not British, share code to be provided for visa authentication.	
Role within business	% ownership/control %
Please indicate if you are the person who should be contacted regarding the valuation	☐ Yes ☐ No
Are you the principle contact?	☐ Yes ☐ No
Has any adverse information been registered against you?	☐ Yes ☐ No
If yes, please provide details.	
Do you have any past or present convictions that may or may not affect this application?	☐ Yes ☐ No
If yes, please provide details.	
Marital status	
Have you been known by any other name in the past 6 years?	☐ Yes ☐ No
Full previous name	

APPLICANT 4

Title ☐ Mr ☐ Mrs ☐ Miss Other

Full name

House name/number

Address line 1

Address line 2

Town Postcode

Move in date MM/YYYY

If less than 3 years, please provide your full previous address details and length of time at this address.

Previous address

Postcode Move in date: MM/YYYY

Residential status ☐ Owner no mortgage ☐ Owner with mortgage ☐ Renting ☐ With family or friend

Main phone number

Email

Date of birth Nationality

Permanent right to reside in UK? ☐ Yes ☐ No

Length of residency ☐ Since birth OR Years

If not British, share code to be provided for visa authentication.

Role within business % ownership/control %

Please indicate if you are the person who should be contacted regarding the valuation ☐ Yes ☐ No

Are you the principle contact? ☐ Yes ☐ No

Has any adverse information been registered against you? ☐ Yes ☐ No

If yes, please provide details.

Do you have any past or present convictions that may or may not affect this application? ☐ Yes ☐ No

If yes, please provide details.

Marital status

Have you been known by any other name in the past 6 years? ☐ Yes ☐ No

Full previous name

7. About the property

If more than two properties are to be given as security, please use multiple versions of this page.

PROPERTY 1
Address

☐ Freehold ☐ Leasehold ☐ Residential ☐ Semi-commercial

Is the property currently: ☐ Vacant ☐ Tenanted

Title number

If leasehold, please state the lease expiry date

Estimated value

Rental income

Estimated future rental Income

Purchase price

Purchase date

Current lender

Outstanding mortgage

☐ Purchase ☐ Cash release

Applicants meet Redwood's bridging experience criteria ☐ Yes ☐ No

How many residential mortgaged investment properties does the borrowing entity own?

How many commercial/semi-commercial mortgaged investment properties does the borrowing entity own?

Is the property a house in multiple occupation (HMO) or a multi-unit freehold block (MUFB)? ☐ Yes ☐ No

If HMO, is it a ☐ Small HMO (up to 6 rooms) ☐ Large HMO (7 or more rooms)

If MUFB, is it a ☐ Small MUFB (up to 6 units) ☐ Large MUFB (7 or more units)

PROPERTY 2

Address

☐ Freehold ☐ Leasehold ☐ Residential ☐ Semi-commercial

Is the property currently: ☐ Vacant ☐ Tenanted

Title number

If leasehold, please state the lease expiry date

Estimated value

Rental income

Estimated future rental Income

Purchase price

Purchase date

Current lender

Outstanding mortgage

☐ Purchase ☐ Cash release

Applicants meet Redwood's bridging experience criteria ☐ Yes ☐ No

Is the property a house in multiple occupation (HMO) or a multi-unit freehold block (MUFB)? ☐ Yes ☐ No

If HMO, is it a ☐ Small HMO (up to 6 rooms) ☐ Large HMO (7 or more rooms)

If MUFB, is it a ☐ Small MUFB (up to 6 units) ☐ Large MUFB (7 or more units)

8. About the loan

Type of bridging loan ☐ Standard bridging ☐ Developer exit loan ☐ Light/medium refurbishment

Purpose of loan

Total amount requested

Term months

Source of deposit (if purchase)

Please specify a required drawdown/completion date

Is there any relationship between you and the vendor? ☐ Yes ☐ No

Bridging exit strategy ☐ Refinance with another lender ☐ Refinance with Redwood Bank

Refurbishment (if applicable)

Source of funds for refurbishment

Are you planning to carry out any improvement works to the property ☐ Yes (please complete a Schedule of Works form) ☐ No

Is planning permission or building regulation approval required for any of the proposed improvements? ☐ Yes ☐ No

Do you require funding for the cost of works? ☐ Yes ☐ No

Total cost of works

Amount of funding required for cost of works

GDV (Value after works complete)

9. Background information

Does your business accept rent or any other revenue in cash? ☐ Yes ☐ No

Does your business or connected businesses have a sales turnover of more than €50 million or is expected to do so within the next 12 months? ☐ Yes ☐ No

Does this organisation or any connected organisations, directors or shareholders have accounts (loans or deposits) already in effect with Redwood Bank? ☐ Yes ☐ No

If yes, please state the names of the borrower/depositor below:

Please tell us what you intend to use the loan for and anything that may be relevant to the application, including details of any adverse credit of the organisation or applicants named, or simply if you need to achieve a quick completion of your loan.

You may wish to include commentary on the background of the organisation and its people, their financial position, the transaction itself and any security being offered.

10. Broker details

We have the authority from all individuals named in this application to submit the application on their behalf, and for Redwood Bank to carry out electronic identification searches and credit bureau searches on any individual or entity in this application.

Organisation name	
Full name	

11. Solicitor details

Solicitor name	
Solicitor address	
Contact number	
Email address	

Is your solicitor SRA regulated with a minimum of three solicitors and have strong non-regulated bridging mortgage expertise. ☐ Yes ☐ No

12. Next steps

For residential and semi-commercial (where residential income is greater than 50%) applications, the application will first undergo an initial assessment. We aim to provide you with a Decision in Principle. **Please note that the valuation fee is non-refundable; if we are unable to proceed with your loan, any valuation fee incurred will not be refunded.**

For refurbishment bridges, before we can issue a Decision in Principle, we will require a completed Schedule of Works form. Once a Decision in Principle has been issued, we will then require the remaining supporting documents shown below to progress your application further.

Required Documents	
Residential and Semi-Commercial	
Portfolio Schedule *	✓
Last 3 years financial accounts	✓ If the loan is over £1m
Schedule of works (if refurbishment) *	✓

* template provided

When you have gathered all information, please send this form along with supporting information to your Business Development Manager at Redwood Bank who will oversee this application for you.

We cannot progress the application until all detailed documentation is received.

Once all information is received we will conduct our review. As part of our review we may need to request additional information. If this is required we will contact you accordingly.

13. Authority and declaration

1 Declaration

I/we confirm that the information included within this application form is complete and accurate to the best of my/our knowledge. I/we have included all details pertinent to the application, the organisation and all linked individuals. I/we have provided sufficient information to allow Redwood Bank to make an informed lending decision. I am/ we are not aware of or been provided with any information that would prejudice this application. I/ we confirm that any adverse information (including credit information) relating to any organisation or individual involved in this application has been advised to Redwood Bank.

2 Personal information

I/we understand that Redwood Bank will carry out electronic identification searches and, credit bureau searches on any individual or organisation named in, or linked to this application. I/we confirm that we have advised all relevant persons that a search as detailed above will be undertaken. This search may leave a credit footprint on the applicable record.

I/we understand that to comply with its legal and regulatory obligations the information supplied in this application will be verified. The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found via the following link www.cifas.org.uk/fpn

In order to process your application, we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at http://www.experian.co.uk/crain/

These searches may return results which highlight criminal convictions, offences and alleged offences. The processing of this data is required to ensure compliance with our regulatory obligations and is deemed to be in the substantial public interest.

I/ we understand that an association between joint applicants may be created at the Credit Reference Agency, linking financial records of each individual, which will be taken into account in all future applications. If an association already exists then my/our application will be assessed with reference to these associated records.

As part of our assessment we may require sight of bank statements for all relevant parties. These can be provided by sending copies to us. To enable us to conduct appropriate analysis we may need to request additional information as part of the underwriting stage and on a periodic basis.

3 How we process personal information

To set up and administer your account Redwood Bank (we, us, our) will need to collect information about you, your business and any related parties.

Please read our Privacy Notice located on our website at: https://redwoodbank.co.uk/legal/privacy/ which provides further details.

If you have any queries in relation to your information, or any of the points detailed within the Privacy Notice, then you can contact the Data Protection Officer via email: hello@redwoodbank.co.uk

4 Authority

If I/we have provided the personal information of a third party I/we confirm that I/we have made them aware that their information has been shared with Redwood Bank as part of this application and provided them with the information detailed within sections 2 and 3 of this declaration.

5 Signature

Please sign below to acknowledge and confirm your acceptance and understanding of the information provided in this document. This document should be signed by all individuals, partners, directors and shareholders where appropriate.

We'd also like to keep you up to date on Redwood Bank, our products and offers. Please indicate below if you would like to receive these updates:

Signatory 1

Signed	
Name	
Role	
Date	

Post	Yes	No
Email	Yes	No
SMS/phone	Yes	No

Signatory 2

Signed	
Name	
Role	
Date	

Post	Yes	No
Email	Yes	No
SMS/phone	Yes	No

Signatory 3

Signed	
Name	
Role	
Date	

Post	Yes	No
Email	Yes	No
SMS/phone	Yes	No

Signatory 4

Signed	
Name	
Role	
Date	

Post	Yes	No
Email	Yes	No
SMS/phone	Yes	No