

park home  
**application**  
form



# APPLICATION FORM FOR FINANCE FOR PURCHASE

## 1. Finance required

Purchase Price: £  Amount of Deposit:  Finance Required: £   
Term:  Years Source of Deposit:

## 2. Repayment Method

Capital and Interest  Interest Only

**If Interest Only please state how the finance is to be repaid and provide details in the Additional Information, section 12:**

ISA  Endowment  Investment Policy  Pension Policy  Sale of Property  Other  (please specify)

## 3. Personal Details

### First Applicant

Title: Mr  Mrs  Miss  Other  (please specify)  
Surname   
Forename(s)   
Have you ever been known by another name? Yes  No

### Second Applicant

Title: Mr  Mrs  Miss  Other  (please specify)  
Surname   
Forename(s)   
Have you ever been known by another name? Yes  No

**If yes, please provide previous name, date of change and reason for change in 'Additional Information', section 12**

Present Address   
  
  
  
  
Postcode

Time at Present Address  Years  Months

Present Address   
  
  
  
  
Postcode

Time at Present Address  Years  Months

**If less than 3 years, please provide previous address**

Previous Address   
  
  
  
  
Postcode

Time at Previous Address  Years  Months

Residential Status at Previous Address eg owner, tenant

Previous Address   
  
  
  
  
Postcode

Time at Previous Address  Years  Months

Residential Status at Previous Address eg owner, tenant

**If you have lived at any other address(es) in the last 3 years please provide details in 'Additional Information', section 12**

Work Telephone No (inc STD)   
Home Telephone No (inc STD)   
Mobile Telephone No   
Email Address   
Date of Birth   
Single  Married  Separated  Divorced  Civil Partner

Work Telephone No (inc STD)   
Home Telephone No (inc STD)   
Mobile Telephone No   
Email Address   
Date of Birth   
Single  Married  Separated  Divorced  Civil Partner

Nationality

Living with partner Yes  No

No of dependants/children

Are you paying maintenance? Yes  No

If yes, how much? £  per month

Have you ever been declared bankrupt, had a sequestration order made against you? Yes  No

Have you ever been subject to an IVA? Yes  No

Have you ever had any County Court Judgements, Defaults or Decrees recorded against you? Yes  No

Have you been party to a mortgage where possession or a voluntary surrender took place? Yes  No

Have you been in arrears with any existing/previous loan secured or unsecured in the last 12 months? Yes  No

Have you ever been turned down for credit or had a mortgage application refused? Yes  No

Nationality

Living with partner Yes  No

No of dependants/children

Are you paying maintenance? Yes  No

If yes, how much? £  per month

Have you ever been declared bankrupt, had a sequestration order made against you? Yes  No

Have you ever been subject to an IVA? Yes  No

Have you ever had any County Court Judgements, Defaults or Decrees recorded against you? Yes  No

Have you been party to a mortgage where possession or a voluntary surrender took place? Yes  No

Have you been in arrears with any existing/previous loan secured or unsecured in the last 12 months? Yes  No

Have you ever been turned down for credit or had a mortgage application refused? Yes  No

**If you have answered 'yes' to any of the above questions, please provide details in 'Additional Information', section 12**

#### 4. Bank Details

##### First Applicant

Name and Address of Bank

Postcode

Sort Code  -  -

Account Number

Number of years this Account has been held:  years

##### Second Applicant

Name and Address of Bank

Postcode

Sort Code  -  -

Account Number

Number of years this Account has been held:  years

#### 5. Present Housing

##### First Applicant

Residential Status: Owner  Tenant  Living with Relatives

First Time Buyer: Yes  No

Name and Address of Lender or Landlord

Postcode

Mortgage/rent payment £  Weekly  Monthly

Have you had any arrears with your existing mortgage/rent in last 24 months? Yes  No

in last 6 months? Yes  No

in last 3 months? Yes  No

##### Second Applicant

Residential Status: Owner  Tenant  Living with Relatives

First Time Buyer: Yes  No

Name and Address of Lender or Landlord

Postcode

Mortgage/rent payment £  Weekly  Monthly

Have you had any arrears with your existing mortgage/rent in last 24 months? Yes  No

in last 6 months? Yes  No

in last 3 months? Yes  No

Has the mortgage/tenancy been DSS assisted in the last 6 months? Yes  No

If you have answered 'yes' to any of the above:

Value of current arrears (if applicable) £

Maximum value of arrears in last 12 months £

If you currently have a mortgage:

Balance outstanding (including arrears) £

How long with lender  Years  Months

Account/Roll Number

Will you be redeeming this mortgage on or before completion of this finance? Yes  No

Do you have or have you had any other secured loans/mortgages on this or any other property within the last 12 months? Yes  No

Has the mortgage/tenancy been DSS assisted in the last 6 months? Yes  No

If you have answered 'yes' to any of the above:

Value of current arrears (if applicable) £

Maximum value of arrears in last 12 months £

If you currently have a mortgage:

Balance outstanding (including arrears) £

How long with lender  Years  Months

Account/Roll Number

Will you be redeeming this mortgage on or before completion of this finance? Yes  No

Do you have or have you had any other secured loans/mortgages on this or any other property within the last 12 months? Yes  No

**If you have answered 'yes' to any of the above questions, please provide details in 'Additional Information', section 12**

## 6. Park Home to be purchased

Address of Park Home to be purchased   
  
  
  
  
  
  
Postcode

Park Home usage:

Owner occupied:

Tenanted:

Non-owner occupied:

Will there be any person aged 17 or over living at the Park Home?

Name:

Name:

Estimated value: £  Purchase price: £

If already owned, original date of purchase and price paid:

Date:  Price: £

Are you purchasing privately? (ie not through an estate agent)

Yes  No

Is the Park Home being purchased from an immediate Family Member?

Yes  No  Is a deed of gift involved? Yes  No

Will you reside in the Park Home? Yes  No

Is the Park Home to be used for business purposes? Yes  No

Yes  No

Age  Relationship

Age  Relationship

**If you have answered 'yes' to any of the above questions, please provide details in 'Additional Information', section 12**

Make of Park Home:

Model:

Serial Number:

Year of Manufacture:  (state 'New' if being manufactured)

If less than 10 years old, is there a Platinum Seal or

Gold Shield Warranty with the home? Yes  No

Is the Park where the home is located a: Residential Park   
Council Park

Site Owners Name:

Site Owners Address:

Site Owners Tel No:

## 7. Employment details

### First Applicant

Status: Employed  Self-employed  None   
If employed,  
is the position: Permanent  Temporary  Contract   
If self-employed, can income be verified  
by way of an accountant's certificate? Yes  No   
Time in employment/self-employment:  years  months

### Second Applicant

Status: Employed  Self-employed  None   
If employed,  
is the position: Permanent  Temporary  Contract   
If self-employed, can income be verified  
by way of an accountant's certificate? Yes  No   
Time in employment/self-employment:  years  months

**If less than 1 year, please provide full details of previous employment in 'Additional Information', section 12**

Employee payroll number:

If a shareholder, % shareholding:  %

Occupation if employed or nature  
of current business if self-employed:

  

Name and address of employer or  
current business address if self-employed

  
  
  
  

Postcode

Employee payroll number:

If a shareholder, % shareholding:  %

Occupation if employed or nature  
of current business if self-employed:

  

Name and address of employer or  
current business address if self-employed

  
  
  
  

Postcode

## 8. Income declaration

If verifying income please proceed to section 9. Self-certification applicants are required to complete this section and sign the declaration (then proceed to section 12 and complete accountant's details).

### First Applicant

Total earned income: £  pa

Total other income:\* £  pa

I/We confirm that my/our total personal income is as stated above and is sufficient to service the finance required.

Signature  Date

### Second Applicant

Total earned income: £  pa

Total other income:\* £  pa

Signature  Date

**PLEASE NOTE: FALSIFYING INCOME IS CONSIDERED TO BE FRAUD**

**IMPORTANT: MAKE SURE YOU CAN AFFORD YOUR FINANCE PAYMENT OBLIGATIONS IF YOUR INCOME FALLS**

## 9. Income Details

### First Applicant

Annual Income: £  pa

Other income:\* £  pa

Accountant details:

|  |
|--|
|  |
|  |
|  |
|  |
|  |

Telephone number:

### Second Applicant

Annual Income: £  pa

Other income:\* £  pa

Accountant details:

|  |
|--|
|  |
|  |
|  |
|  |
|  |

Telephone number:

If the finance term extends beyond retirement age, please provide details of how the finance payments will be maintained:

|  |
|--|
|  |
|  |
|  |

**\*Please provide source and amount of additional income and state whether guaranteed or not in 'Additional Information', section 12.**

## 10. Other commitments

Please list any other secured/unsecured commitments (eg hire purchase, bank loans, credit card, catalogue etc).

| Lender | Account number | Balance now | Monthly payments | Loan date | End date | Secured |    | To be repaid from advance |    | Applicant 1, 2, or joint | Is this a business loan? |    |
|--------|----------------|-------------|------------------|-----------|----------|---------|----|---------------------------|----|--------------------------|--------------------------|----|
|        |                |             |                  |           |          | Yes     | No | Yes                       | No |                          | Yes                      | No |
|        |                | £           | £                |           |          |         |    |                           |    |                          |                          |    |
|        |                | £           | £                |           |          |         |    |                           |    |                          |                          |    |
|        |                | £           | £                |           |          |         |    |                           |    |                          |                          |    |
|        |                | £           | £                |           |          |         |    |                           |    |                          |                          |    |
|        |                | £           | £                |           |          |         |    |                           |    |                          |                          |    |
|        |                | £           | £                |           |          |         |    |                           |    |                          |                          |    |
|        |                | £           | £                |           |          |         |    |                           |    |                          |                          |    |
|        |                | £           | £                |           |          |         |    |                           |    |                          |                          |    |
|        |                | £           | £                |           |          |         |    |                           |    |                          |                          |    |
|        |                | £           | £                |           |          |         |    |                           |    |                          |                          |    |
|        |                | £           | £                |           |          |         |    |                           |    |                          |                          |    |

**Please provide details of any additional committed outgoings in 'Additional Information', section 12.**

**WARNING: THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.**

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR FINANCE OR ANY OTHER DEBTS SECURED ON IT.**





# DECLARATION

To BridgeCo Limited who may lend me/us money pursuant to this application ("the Lender"). (Which term includes successors and assignees, and those deriving title through it.)

I/We hereby agree and declare that:

1. The particulars contained in the Finance Application whether completed in my/our hand or not and any accompanying or supporting documentation which is now enclosed or may hereafter be provided by me/us (the Finance Application) are and will be true and accurate in all respects and if a formal finance offer is made by the Lender and a contract is concluded such particulars are to be regarded as forming part of that contract.
2. No loans exist which are required to be, but are not, disclosed in this Finance Application.
3. I/We consent to the Lender and its introducers (this will be your finance broker or financial intermediary) to make such enquires and searches and obtain such references and information as they shall consider necessary of such persons, including but not limited to tax authorities, employers, landlords, accountants, building societies, bankers and credit reference agencies (who will keep a record of searches made) as they deem necessary to confirm the truth and accuracy of the particulars contained in the Finance Application, whether or not this Finance Application proceeds. The Lender and its agents are authorised to seek information from other insurers to check the answers I/We have provided. The results of these enquires, searches and references and any information given by me/us or any other person in applying for the finance may be used for credit assessment and for debt recovery, tracing and fraud prevention.
4. A valuation report will be obtained solely for the benefit of the Lender to enable it to assess the amount of the Finance Application and such valuation report confers no rights on me/us whether against the Lender or any other persons. Whilst the Lender may provide me/us with a copy of the valuation report the Lender is not the agent of the surveyor or firm of surveyors providing the valuation report and neither the Lender nor such surveyor or firms of surveyors give any warranty, representation or assurance that the statements, conclusions and opinions expressed or implied in the valuation report are accurate, valid or complete or that the property is free from defects or worth at least the amount of the finance or that (where relevant) the purchase price is reasonable. I/We must, for my/our own protection, obtain independent advice from a surveyor or other professional person as to the condition and value of the property. I/We understand that the Lender reserves the right to revalue the property at any time after completion of the finance and, if necessary, reschedule the finance accordingly.
5. The only fees payable in respect of this Finance Application are those which are due and payable to the Lender and which are specifically referred to in the literature relating to the particular finance applied for. Any fees in addition to the above paid by me/us to any third party are not as a condition of submitting this Finance Application or as a condition of obtaining the Finance Offer (the formal offer of finance facilities), if made.
6. The Lender may from time to time transfer or assign any finance or policy/ies (or any one of them) to any other company or person without notice to me/us. I/We hereby consent to each such transfer or assignment.
7. The information contained in this Finance Application and Declaration may be relied upon by the Lender and any person or body in whom the benefit of all or any of the finance is from time to time vested.
8. I/We consent to my/our solicitor disclosing to the Lender any information or documentation whatsoever requested by the lender either in relation to the transaction or the property which is the subject of this Finance Application or which the lender requires or would have required to consider whether or not to make an offer of finance to me/us.
9. I/We have read and considered the information provided relating to the particular finance product. I/We have chosen and/or have been advised to apply for by my/our financial or other advisor. I/We understand that the Lender may decline the Finance Application without giving any reason whatsoever.
10. I/We undertake to provide you forthwith details of any changes in circumstance of whatever nature which have, or are likely to have an effect on the continuing accuracy of the particulars contained in the Finance Application and which may affect the Lender's willingness to provide the finance.
11. I/We give the Lender consent to use my/our data for the processing of this Finance Application. The Lender may pass information, documents or data held by it or provided to it in relation to this Finance Application, the finance, and related security (historical, current or confidential), any possession of the property by the Lender and any insurance to
  - a. any actual or proposed transferee of the finance or such related security
  - b. the provider of funds for this finance
  - c. any party with whom the Lender is considering entering into a contractual agreement in relation to the finance or such related security
  - d. credit reference agencies and fraud prevention agencies
  - e. any introducer of business to the Lender
  - f. the Insurance Companies (the buildings/contents insurer and such other companies as the Lender may reasonably decide) and/or
  - g. any insurance database
- h. any companies/third parties located outside the European Economic Area where the transfer/processing of information is equivalent to that provided under the Data Protection Act 1998
  - i. any party we are required to do so by law or it would be in the public's interest to do so
12. Certain information collected may be classified as sensitive (for example county court judgements or criminal offences) and the Lender can only use such data where the Lender has my/our explicit consent. I/We consent to the Lender processing the data.
13. If the Finance Application is in respect of joint applicants, all obligations in relation to the finance (if granted) shall be joint and several. This means that in addition to being responsible together, each customer is responsible in full for all obligations as if they were the sole customer.
14. I/We consent to any telephone conversations and calls between the Lender and myself/ourselves being recorded and monitored.
15. I/We understand that it will be my/our responsibility to maintain payments on any finance through the Lender. I/We acknowledge that the Lender is entitled to make such arrangement as it thinks fit with any third parties to protect itself against any failure by me/us to pay the finance, and that such arrangements will be for the Lender's benefit only. I/We further acknowledge that the Lender may pass such third parties any information contained in this application and this application itself together with any relevant supporting documentation.
16. I/We confirm that by stating on the Finance Application information about another party, including but not limited to a joint applicant, a financial association may be created which may link our financial records. I/We am/are entitled to:
  - a. Disclose information about a joint applicant and/or anyone else referred to by me/us and
  - b. Authorise the Lender to search, link and/or record information at credit reference agencies about me/us and/or any else referred to be me/us.
17. I/We agree that details relating to this application and my account with you once any finance commences, can be provided to any regulating authority to assist them in monitoring their compliance.
18. Where this application has been introduced by a third party that party is not an Agent of the Lender and does not have the authority to commit the Lender to any binding agreement.
19. I/We understand that Park Home Assist Limited is not an Agent of the Lender and does not have any authority to commit the Lender to any binding agreement.
20. I/We confirm that the declaration contained in this application form shall continue in full force and effect notwithstanding the completion of any finance.

## PLEASE NOTE – Use of your information

It is important that you give us accurate information. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when: checking details on applications for finance and finance related or other facilities, managing finance and finance related accounts or facilities, recovering debt, checking details on proposals and claims for all types of insurance, checking details of job applicants and employees.

For these purposes we or they may make further searches. Although these searches will be added to your record, they will not be shared with others.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. We may also use information about you to carry out market research.

If you want to have details of those credit reference and fraud prevention agencies from whom we obtain and to whom we pass information about you, please contact us at the address below. You have a legal right to these details.

You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

Under the provisions of the Data Protection Act 1998 ('the Act') any information provided by you may be held by the Lender in its computer and manual records and may be shared within the Lender's organisation and with those third parties, specified in paragraph 11 above, to protect both the Lender and its customers against fraud. Under the Act you are entitled to know what information is held about you on the records of the Lender and to ask for inaccurate details to be amended. If you have any questions about the Act or your rights under it you may write to the Data Protection Officer at the Lender.

Information held about you by the Credit Reference Agencies may already be linked to records relating to another party. For the purpose of this Finance Application you may be treated as financially linked and this Finance Application may be assessed with reference to any 'associated' records.

Where you borrow from the Lender, we may give details of your account and how you manage it (whether or not in default) to the credit reference agencies. If you borrow and do not repay in full and on time, the Lender may tell credit reference agencies who will record the outstanding debt.

Where you choose a finance repayment method of capital repayment, the Lender does not require the Finance Application to be supported by any financial products sold by a third party (for example endowments or ISAs).

Declaration of consent to be signed in all cases. Please check through this application form to ensure that it is fully completed. Any sections that are not completed may result in unnecessary delays. It is important that all applicants have read and understood the declaration before signing this application. By signing you agree that we can use your information in this way.

I/We hereby certify full details and a FINANCE ILLUSTRATION for the product specified has been provided to me/us prior to the submission of this application form.

## First Applicant

Signed:

Date:

## Second Applicant

Signed:

Date:

From time to time the Lender may wish to contact you regarding other products and services that may be of interest to you. By ticking this box  I/We agree to receive details of products and services offered by the Lender by mail, telephone, email or fax. I/We understand that if I/we do not wish to receive further information regarding such services and products I/we may write to the Lender and records will be amended accordingly.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR FINANCE OR ANY DEBTS SECURED ON IT**



