

Bridging Finance Customer Declaration

Before completing this application form, sections 7-13, please review Part 1, questions 1-6 of the processed initial application form that InterBay has returned to your mortgage broker. If there are any changes to Part 1, please fully sign and date next to the amendment. Then please fill in questions 7-13 to complete your full application.

7 CREDIT HISTORY Please complete these questions on a personal and business basis

APPLICANT 1	APPLICANT 2
<p>a) Are there any outstanding judgements against you or your business? <input type="checkbox"/></p> <p>If yes, provide details (amount, date and if satisfied)</p> <input type="text"/>	<p>a) Are there any outstanding judgements against you or your business? <input type="checkbox"/></p> <p>If yes, provide details (amount, date and if satisfied)</p> <input type="text"/>
<p>b) Have you been subject to an Individual Voluntary Arrangement (IVA) or Company Voluntary Arrangement (CVA)? <input type="checkbox"/></p>	<p>b) Have you been subject to an Individual Voluntary Arrangement (IVA) or Company Voluntary Arrangement (CVA)? <input type="checkbox"/></p>
<p>c) Have you or your business been declared bankrupt in the past 3 years? <input type="checkbox"/></p>	<p>c) Have you or your business been declared bankrupt in the past 3 years? <input type="checkbox"/></p>
<p>d) Have you had any property repossessed in the past 3 years? <input type="checkbox"/></p>	<p>d) Have you had any property repossessed in the past 3 years? <input type="checkbox"/></p>
<p>e) Are you or your business party to any legal action? <input type="checkbox"/></p>	<p>e) Are you or your business party to any legal action? <input type="checkbox"/></p>
<p>f) Have you directly or indirectly been obligated on any loan which resulted in the sale, seizure, repossession, transfer of title in lieu of repossession or judgement? <input type="checkbox"/></p>	<p>f) Have you directly or indirectly been obligated on any loan which resulted in the sale, seizure, repossession, transfer of title in lieu of repossession or judgement? <input type="checkbox"/></p>
<p>g) Do you or your business currently have any defaulted debt, loan, mortgage, financial obligation, bond, or loan guarantee in favour of the government or public authority? <input type="checkbox"/></p>	<p>g) Do you or your business currently have any defaulted debt, loan, mortgage, financial obligation, bond, or loan guarantee in favour of the government or public authority? <input type="checkbox"/></p>
<p>h) Have you or the business ever made arrangements with creditors to repay a reduced amount in full settlement of debt including a Company Voluntary Arrangement (CVA)? <input type="checkbox"/></p>	<p>h) Have you or the business ever made arrangements with creditors to repay a reduced amount in full settlement of debt including a Company Voluntary Arrangement (CVA)? <input type="checkbox"/></p>
<p>i) Are you a guarantor on any loans? <input type="checkbox"/></p>	<p>i) Are you a guarantor on any loans? <input type="checkbox"/></p>
<p>j) Have you had an ownership interest in a commercial property in the past 3 years? <input type="checkbox"/></p>	<p>j) Have you had an ownership interest in a commercial property in the past 3 years? <input type="checkbox"/></p>
<p>If no, go to question m</p> <p>k) What type of property do/did you own?</p> <input type="text"/>	<p>If no, go to question m</p> <p>k) What type of property do/did you own?</p> <input type="text"/>
<p>l) What interest do/did you have in the property?</p> <input type="text"/>	<p>l) What interest do/did you have in the property?</p> <input type="text"/>
<p>m) Do you have any criminal convictions? <input type="checkbox"/></p> <p>If you have answered 'yes' to any of the above questions, please provide further information in Section 12.</p>	<p>m) Do you have any criminal convictions? <input type="checkbox"/></p> <p>If you have answered 'yes' to any of the above questions, please provide further information in Section 12.</p>

8 EMPLOYMENT DETAILS

APPLICANT 1		APPLICANT 2	
Employer/business name	<input type="text"/>	Employer/business name	<input type="text"/>
Occupation/Sector	<input type="text"/>	Occupation/Sector	<input type="text"/>
Business address	<input type="text"/> <input type="text"/>	Business address	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	Postcode	<input type="text"/>
NI Number	<input type="text"/>	NI Number	<input type="text"/>
If less than 3 years at current employment:		If less than 3 years at current employment:	
Former employer	<input type="text"/>	Former employer	<input type="text"/>
Former employer telephone number	<input type="text"/>	Former employer telephone number	<input type="text"/>
Employment start date	<input type="text"/> / <input type="text"/> / <input type="text"/>	Employment start date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Employment end date	<input type="text"/> / <input type="text"/> / <input type="text"/>	Employment end date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Occupation/Sector	<input type="text"/>	Occupation/Sector	<input type="text"/>

9 PROPERTY ASSETS AND LIABILITIES

Please provide a separate Client Portfolio Summary - available to download from our website

10 ADDITIONAL INFORMATION

Complete if more space is required for earlier answers, or to provide additional relevant information

11 SOLICITORS DETAILS

Solicitors must be registered with the Law Society & have atleast 2 partners. Licensed Conveyancers are not acceptable.

Purchase application

Planned completion date / /

Company name

Solicitor's name

Telephone number

Email address

Remortgage application

Required completion date / /

Address

Postcode

Clarke Willmott LLP will represent InterBay and will be instructed upon receipt of this signed declaration, or earlier upon request.

To facilitate a quick completion, please ensure your solicitors are also instructed as early as possible.

12 VALUATION INSTRUCTION

Payment method Valuation fee (refer to AIP)

Access contact name Telephone number 1

Access contact type Telephone number 2

Alternative access contact name Telephone number 1

Alternative access contact type Telephone number 2

Completion of this form will authorise InterBay to instruct its valuer to undertake a valuation of the properties as disclosed on tab 'AIP Request - Part One' for its Commercial mortgage purposes and the 'Mortgage Application - Part Two' to be processed in accordance with the Agreement in Principal.

Fees paid are non-refundable and the valuation report will remain the property of InterBay unless otherwise agreed. The valuation report will only be released at the sole discretion of InterBay.

Please note, that if the true value of the property is significantly higher at valuation than the estimated value, it is possible that an additional charge will be payable if determined by the valuer.

I/We acknowledge and agree that: (1) the loan requested by this application will be secured by a good and valid first legal charge on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) occupation of the property will be as described above; (4) InterBay (the Lender), its agents, successors and assigns will rely on the information contained in this application and I/we have a continuing obligation to amend and/or supplement the information provided in the application if any of the material facts which I/we have represented herein should change prior to completion; (5) ownership of the loan may be transferred to a successor or assign of the Lender and administration for the loan account may be transferred to an agent, successor or assign of the Lender, in each case without further consent of or notice to me/us; (6) the Lender, its agents, successors and assigns make no representations, warranties or conditions, expressed or implied, statutory or otherwise, to the Borrower(s) regarding the property or the value of the property. I/We warrant and confirm that the information provided in this application is true and correct and I/we understand that it is being used to determine my/our credit responsibility.

I/We authorise the Lender, its agents, successors, affiliates and assigns (collectively, "you") to collect, use and disclose credit reports as well as contact, employment and financial information about me/us for the purposes of evaluating this application, determining my/our creditworthiness, administering, managing or insuring the requested loan, securitising or otherwise selling or assigning your interest in the requested loan or any part thereof, and any other purposes required or permitted by law. You may collect this information from me/us and/or from credit bureaus, credit reporting agencies, banks and other financial institutions, your own affiliates and their professional advisers, debt collection agencies, other Lenders (other than banks), regulatory, tax and prosecuting authorities, my/our accountant and other financial advisers, my/our employer, my/our past and existing transactions with you and your affiliates and non-affiliated third parties with whom I/we have financial dealings. You may disclose this information to credit bureaus, credit reporting agencies, banks and other financial institutions. I/We acknowledge that in order to prevent or detect fraud, or to assist you in verifying my identity, you will make searches of records held by you, your service providers, appointed representatives, related entities or any subsidiary, holding company or affiliate (from time to time) of any entity named in this application (the "OneSavings Bank plc Group").

I/We acknowledge that OneSavings Bank plc Group will check and record my details with fraud prevention agencies. 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. The OneSavings Bank Plc Group will search for similar applications made by me/us to other lenders and, if fraud is suspected, other relevant details will be shared with those lenders. This information may also be used by other entities making financial and credit related decisions about me/us or in connection with any existing accounts for the purposes of detecting and preventing fraud.

I/We, the undersigned, have read and agree with the above terms and authorise our existing lenders to provide InterBay or its solicitors with redemption figures and/or title documents upon their request.

I/We acknowledge that you and other organisations may also access and use this information to prevent fraud and money laundering, for example, when: (1) checking details on applications for credit and credit related or other facilities; (2) managing credit and credit related accounts or facilities; (3) recovering debt; (4) checking details on proposals and claims for all types of insurance; and (5) checking details of job applicants and employees.

If I/we wish to receive details of the relevant fraud prevention agencies I/ we may write to the Compliance Department at InterBay Commercial, PO Box 706, Fareham, Hampshire, PO14 9PS.

I/We agree that you may transfer the information provided in this form and the transactional information associated with it, which may include "personal data" as defined in the Data Protection Act 1998 (the "Act") outside the European Economic Area, subject to the condition that you will not transfer my/our data outside the European Economic Area unless the country or territory to which such personal data are transferred ensures an adequate level of protection for the rights and freedoms of "data subjects" (as the term is defined in the Act) in relation to the processing of personal data, for the purposes of collecting payments, administering and enforcing the terms of the Loan. I/We also represent that I/we have obtained the appropriate consent from any other individual whose personal data is being provided hereunder for his or her personal data to be processed in the manner set out in this section. If you insure and/or securitise, sell or assign the loan requested by this mortgage application, I/we agree that the insurer and purchaser may obtain a credit report as well as contact, employment and financial information about whether to provide insurance or purchase the requested loan, providing and managing such insurance, and any other purposes required or permitted by law.

"Sensitive personal data" as defined in the Act is personal data about an individual's racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sex life, details of the commission or alleged commission of any offence and any court proceedings relating to the commission of an offence. Should you wish to hold, use and retain such data about me/us, you shall only do so with my/ our explicit consent and otherwise in keeping with the conditions set out in the Act and the guidelines of the Information Commissioner's Office. By completing and signing this application, I/we consent to the collection, use and disclosure of my/our personal data as outlined herein and as required or permitted by law such as to collect debt owing to you.

If I/we wish to access any of my/our personal data held by you or to correct any inaccurate personal information held by you, I/we may write to the Data Protection Officer, InterBay Funding Ltd, PO Box 706, Fareham, Hampshire PO14 9PS.

APPLICANT 1 - Signature and name of limited company if appropriate

Signature of applicant/borrower/director

Print name

Date

Company name

APPLICANT 2 - Signature and name of limited company if appropriate

Signature of applicant/borrower/director

Print name

Date

Company name

