

DECISION IN PRINCIPLE

V 20.8.2017

Agreement in Principle: The agreement in principle is based upon the information contained within this form; any additional information could affect the decision. We may be unable to give a decision unless ALL questions have been answered

Product Required:

Purpose of Finance:

Purchase Remortgage Secured Loan Bridge

Home Improvements Business

Loan Type: Interest Only Repayment

Debt Consol Deposit

Buy-to-let Let-to-buy Buy-to-let Remortgage Right-to-buy

Property Development Purchase

Purchase Price: £ Valuation Amount: £

Other (please state reason)

Borrowing Amount £ Term:

.....

1st APPLICANT

2nd APPLICANT

Title		
Forename(s)		
Surname(s)		
Previous/other names if changed in the last 3 years		
Date of Birth		
Nationality		
Current address – Need 3 years address history – Use Add Info		
Dated moved to current address		
Telephone number - Home		
Telephone number - Mobile		
Email Address		
Are you a (please circle):	FTB Existing borrower Prev owner	FTB Existing borrower Prev owner
Current residential status		
Marital Status	Single / Co-Habiting / Married / Divorced	Single / Co-Habiting / Married / Divorced
Number of dependants & DOB's		
Employment Status	Employed / Self Employed / LTD / Partnership / Sole Trader	Employed / Self Employed / LTD / Partnership / Sole Trader
Employment/Self-employment commenced Date *Need 1 Yr history minimum* Use Add Info		
Employers/business name		
Occupation		
Contract type (please circle)	Permanent / Fixed / Casual / NA	Permanent / Fixed / Casual / NA
Shareholding – if app		
PAYE ANNUAL BASIC GROSS Or if SE – NET PROFIT	£	£
Annual Gross Bonus / Overtime	£	£
Is Bonus / Overtime	Regular / Guaranteed	Regular / Guaranteed
BASIC NET INCOME PER MONTH	£	£
NET INCOME PER MONTH INC OT/BONUS	£	£
Expected Retirement Age		
Pension Income		
Benefit Incomes		

CREDIT HISTORY – You can send over the credit report if easier!!

Please provide details of any bad credit registered (CCJ's, Defaults, Missed payments, IVA, Bankruptcy etc)

Income & Expenditure – You can send over your I&E if easier

Expenditure	Cost per Month	Expenditure	Cost per Month
Existing Mortgage/Rent	£	Shopping	£
Gas, Electric, Heating	£	Clothing	£
Water	£	Car Expenses	£
B&C Insurance	£	Other Travel	£
Council Tax	£	Mobile/Internet/TV Pack	£
Ground Rent/Service Charge	£	Entertainment	£
Pensions/Life Insurance	£	Medical Costs/Care Costs	£
Child Expenses	£	Other Expenses	£
Total	-	-	£

Credit Commitments – You can send over the credit report if easier!!

Lender	Debt Type (CC/Loan/HP etc)	Balance	Per Month	To consolidate?
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No
				Yes / No

EXISTING MORTGAGES & SECURED LOAN DETAILS

1 st or 2 nd Charge?	Lender	Balance	PM	Rate	Term Left	Repayment or Int Only?	Redeem?
							Yes / No
							Yes / No
							Yes / No

If **Buy To Let** – What is the rental income £_____

We do require details of all Buy to Lets the clients have – please send over portfolio details including address, lender name, balance outstanding, monthly payment, property value and rent received.

