

Agreement in Principle

Please fax completed forms to the New Business Unit on 01509 263564

Intermediary Details

Name _____ Company Name _____
Tel _____ Fax _____

Mortgage Requirements & Property Details

Loan Required £ _____ Purchase Price/Property Value £ _____
Source of Deposit _____ Mortgage Product Required _____ Mortgage Term _____ Years
Reason for Mortgage FTB / Purchase / Re-mortgage / Buy to let (BTL) / Right to Buy / Other _____
Additional Borrowing What for _____ Anticipated Income if BTL £ _____ p/m
Property Type House / Bungalow / Flat / Maisonette / Other: _____
Is Property Freehold / Leasehold If Leasehold, Lease Term ___ Years Is Property Ex Local Authority Yes/No
Is Property of Standard Construction Yes / No If 'No', please specify _____

Personal Details – First Applicant

Title _____ First Name(s) _____
Surname _____ Date of Birth ___/___/___
Marital Status _____
Current Address _____
_____ Post Code _____
Occupancy Status Owner / Tenant / With Relatives / Other _____
If Tenant, is Landlord Corporate / Private
Time at Address ___ Years
Previous Address 1 (if at address < 3 years – if more than one previous address in last 3 years, continue on additional information _____
_____ Post Code _____
Occupancy Status Owner / Tenant / With Relatives / Other _____
If Tenant, is Landlord Corporate / Private
Time at Address ___ Years

Employment Details – First Applicant

Employment Employed/Self Employed/Contract/Temp
Occupation _____ Employer _____
Length of Service _____ Years _____ Months
Permanent Y/N Basic Annual Salary £ _____
Overtime £ _____ Week/Month/Year Guaranteed/Reg
Bonuses £ _____ Week/Month/Year Guaranteed/Reg
If self-employed, last 3 years income

Year			
Net Income	£	£	£

Personal Details – Second Applicant

Title _____ First Name(s) _____
Surname _____ Date of Birth ___/___/___
Marital Status _____
Current Address _____
_____ Post Code _____
Occupancy Status Owner / Tenant / With Relatives / Other _____
If Tenant, is Landlord Corporate / Private
Time at Address ___ Years
Previous Address 1 (if at address < 3 years – if more than one previous address in last 3 years, continue on additional information _____
_____ Post Code _____
Occupancy Status Owner / Tenant / With Relatives / Other _____
If Tenant, is Landlord Corporate / Private
Time at Address ___ Years

Employment Details – Second Applicant

Employment Employed/Self Employed/Contract/Temp
Occupation _____ Employer _____
Length of Service _____ Years _____ Months
Permanent Y/N Basic Annual Salary £ _____
Overtime £ _____ Week/Month/Year Guaranteed/Reg
Bonuses £ _____ Week/Month/Year Guaranteed/Reg
If self-employed, last 3 years income

Year			
Net Income	£	£	£

Other Income £ _____ Week/Month/Year
Guaranteed/Reg

Other Income £ _____ Week/Month/Year
Guaranteed/Reg

Source _____

Source _____

Credit Commitments /Maintenance	Lender	Loan/CC etc	Monthly payment	App1/2	To be repaid? Yes/No
Existing Lender			Current Loan Amount		£
Current Loan to be redeemed?	Yes	No	Selling Price (if applicable)		£

Credit History

Have both applicants been resident in the UK for at least 2 years? Yes/No

Has either applicant ever had a County Court Judgement registered against them? Yes/No

Has either applicant ever been made bankrupt? Yes/No

Has either applicant ever been more than 3 months in arrear with rental or mortgage payments? Yes/No

If you have answered 'Yes' to any of the questions in this section, please provide full details in the Additional Information section

Are both applicants agreeable to the Society obtaining information from a Credit Reference Agency to support this application? Yes/No

Additional Information

Introducers Signature

Date

FAX RESPONSE-You will receive a reply within 2 hours

The above application has been agreed in principle. Yes/No

The Society will require a signed application form with:

- a) Fees
- b) Identification
- c) Proof of Residency
- d) P60, last 3 wage slips or annual accounts
- e) Last Annual mortgage statement
- f) Right to Buy notice if applicable
- g) Other

Further information is required before a decision can be made Yes/No

- a)
- b)
- c)
- d)
- e)

The application has been declined Yes/No

Name of adviser

Direct telephone number

PLEASE ATTACH A COPY OF THE DIP TO THE COMPLETED APPLICATION FORM

Any decision is subject to the information provided being correct and appropriate evidence available.

The Society reserves the right to withdraw a decision at anytime.