

Mortgage Decision in Principle

INTRODUCER DETAILS: ALL DETAILS MUST BE PROVIDED OR DIP MAY NOT BE PROCESSED.

Introducer Name: _____ Company Name: _____
 Tel No: _____ Fax No: _____
 E Mail Address: _____ Development Manager: _____

	APPLICANT 1	APPLICANT 2
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Title and Surname	[] []	[] []
First Name(s)	[]	[]
Previous Surname	[]	[]
Are you an Existing Leeds Building Society Mortgage Customer?	<input type="checkbox"/> Yes <input type="checkbox"/> No A/C no []	<input type="checkbox"/> Yes <input type="checkbox"/> No A/C no []
Are you a First Time Buyer	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of Birth	[]	[]
Marital Status	[]	[]
Gender	[]	[]
Dependants	[]	[]
UK Citizen/Passport Holder	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Indefinite Leave in UK	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Occupancy Status

Are You Presently?	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Council Tenant/Company Let <input type="checkbox"/> Private Tenant <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please state) []	<input type="checkbox"/> Owner with Mortgage <input type="checkbox"/> Council Tenant/Company Let <input type="checkbox"/> Private Tenant <input type="checkbox"/> Living with Parents <input type="checkbox"/> Other (please state) []
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Current Address

	[]	[]
	[]	[]
	[] Postcode	[] Postcode
Time at current address	[] years [] months	[] years [] months

NB. *If less than three years please give details of ALL your previous addresses (use additional information section if required)

Previous Address

	[]	[]
	[]	[]
	[] Postcode	[] Postcode
How long at this address?	[] years [] months	[] years [] months

Occupancy Status at previous address

Owner with Mortgage	<input type="checkbox"/>	<input type="checkbox"/>
Council Tenant/Company Let	<input type="checkbox"/>	<input type="checkbox"/>
Private Tenant <input type="checkbox"/> Living with Parents	<input type="checkbox"/>	<input type="checkbox"/>
Other (please state) []	<input type="checkbox"/>	<input type="checkbox"/>

Employment Details

Are you?	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed [] Occupation	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed [] Occupation
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Employed Applicants to Complete

Start date of current employment	[]	[]
If less than three months, dates of previous employment	From [] To []	From [] To []

APPLICANT 1	APPLICANT 2
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Was your previous role in the same line of work? Yes No Yes No

If you are a Director do you have any shares in your Company Yes No Yes No

If yes, what percentage % %

Self Employed Applicants to Complete

Number of years you have been
 Self employed years months years months

Are you a? Director Partner Sole Trader Director Partner Sole Trader

Employed Income

Gross Annual Salary	<input type="text"/>	<input type="text"/>
Guaranteed Annual Overtime/Bonus	<input type="text"/>	<input type="text"/>
Guaranteed Annual Commission	<input type="text"/>	<input type="text"/>
Regular Annual Commission	<input type="text"/>	<input type="text"/>
Regular Annual Overtime/Bonus	<input type="text"/>	<input type="text"/>

***If this information is not provided it will delay the time taken to give a decision.**

Self Employed Income

If Self-Employed please state

(a) Share of Profit/Projection Current Financial Year	<input type="text"/>	<input type="text"/>
(b) Share of Profit Last Financial Year	<input type="text"/>	<input type="text"/>
(c) Share of Profit previous Financial Year	<input type="text"/>	<input type="text"/>
(d) If more than 33% Share Holding of a Limited company please state dividend income	<input type="text"/>	<input type="text"/>

Other Annual Income

Please state source

Total other income

Is your sole form of income a private or company pension? Yes No Yes No

Financial and Commitment Details

Current Account	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Time Held	<input type="text"/> yrs <input type="text"/> Mths	<input type="text"/> Yrs <input type="text"/> Mths
Savings Account	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Held with?	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>
Time Held	<input type="text"/>	<input type="text"/>

Loans/Hire Purchase/Maintenance

Loan Holder(s)	Type (Bank/Car Loan HP etc)	Monthly Payment	Final Payment Date	Paid off at Completion of Mortgage?
			Month Year	
<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

Credit

Card Holder(s)	Company (Visa etc)	Balance Outstanding	Paid off Monthly	Paid off at Completion of Mortgage?
<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	<input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Other information

Have you ever been in arrears with your financial agreements? If yes, give details on a separate sheet.

Have you ever been made bankrupt, insolvent, made arrangements with creditors or had a property repossessed? Yes No

Have you ever had a court judgement/Decree recorded against you for non-payment? Yes No

Have you ever been two or more months in arrears with a mortgage or rent payment in the last three years? Yes No

Your Loan Requirements and Property Details

Loan Type Purchase Remortgage Shared Ownership
 Second Property Right to Buy Buy to Let
 Property Type Detached Semi Detached Terrace Flat Other (please state)

The Society does not usually lend on Studio Flats or Freehold Flats.

* If Shared Ownership – Monthly Rent

** If Buy to Let – Estimated Monthly Rent

Amount of deposit to be paid by you Property Value

Purchase price (Est. property value)

Product Chosen (Please note product can only be reserved on full application)

Product	Rate (%)	Term of Mortgage	Amount of Mortgage	Repayment Type (ie Repayment/Endowment/Interest Only)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Existing balance of Mortgage which will remain open after completion of this new Mortgage

(only applicable when purchasing a second property or buying to let)

For remortgaging please state the current mortgage balance to be paid off

Amount of funds being raised

Reason: ie home improvement etc

Will you occupy the property? Yes No

Will you have any other mortgages outstanding on other properties upon completion of this mortgage? Yes No If yes, please provide property address

Is the property connected to or situated above commercial premises? Yes No If yes, please provide details

Will you use the property wholly for residential purposes? Yes No If no, please provide details

Property to be mortgaged

Please provide property address including full postcode (if known). Postcode

Please provide relevant supporting information in this section

Care: Please ensure you also sign the declaration on page 4.

Signed _____ DDM/MM: _____ Date: _____

Fax to Lichfield : 01543 418113

- In considering your application we will search your record at a credit reference agency/ies. They will add to your record details of our search and your application. This will be seen by other organisations carrying out later searches.
- We may use a credit scoring or other automated decision making systems when assessing your application.
- It is important that you give us accurate information. We will check your details with fraud prevention agencies and if you give us false or inaccurate information and we suspect fraud, we will record this.
- We and other organisations may use and search these records to:
 - help make decisions about credit and credit related services, for you and members of your household;
 - help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household;
 - trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies;
 - check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.
- We, the credit reference agency/agencies and the fraud prevention agencies will also use the records for statistical analysis about credit, insurance and fraud.
- Please telephone us on [freephone] 0500 225777 if you want to have details of those credit reference agencies and fraud prevention agencies from whom we obtain and with whom we record information about you. You have a legal right to these details.
- Information which you provide or which we obtain through your dealings with us (including the conduct of your account) will be held on the Society's computers and in other records and may be used as described above. We may pass on such information as follows:
 - to the credit reference agency/ies and the fraud prevention agency/ies mentioned above to be included in their records.
 - if we have a duty to do so or if the law allows us to do so.
- We may monitor and/or record your telephone conversations with us to ensure consistent service levels (including staff training).
- You have a right, on payment of a fee, to receive a copy of the information we hold about you if you apply to us in writing.

Consent

I have read the section entitled "use of Personal Information". By signing this form I consent to the uses and disclosures of information listed.

Signature of applicants _____ Date _____
 _____ Date _____

Introducer Declaration

- I confirm that the applicant/s have consented to the use of their personal information, as set out above.

Signature of Introducer _____ Date _____

Name of Introducer _____
 (PLEASE PRINT)

Decision (for LBS use only)

Accept		Decline		Further Information		Flood Check <input type="checkbox"/>
Credit Checked		Yes/No				Postcode <input type="checkbox"/>

Comments:

Signed: _____ Date: _____ MDS Reference _____