

# Residential and Buy to Let Mortgages

## Request for a Decision in Principle



Intermediary details	
Please tick if this application is	Advised (All residential cases must be on an advised basis) <input type="checkbox"/> Execution only <input type="checkbox"/>
Applicant reference	
Type of mortgage	Residential <input type="checkbox"/> Buy to Let <input type="checkbox"/>
Contact name	
Company name	
Address	
Postcode	
Telephone number (including std code)	Fax number (including std code)
Email address	
FCA registration number	Regulatory status <input type="checkbox"/> Directly Authorised <input type="checkbox"/> Appointed Representative <input type="checkbox"/>
Confirm your NACFB membership number (if applicable)	
Confirm your Interim Permission number and relevant categories (if applicable)	
Is the application being submitted via a Mortgage Club?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name of Mortgage Club	

Intermediary details	
The applicant(s) were interviewed face to face?	Yes <input type="checkbox"/> No <input type="checkbox"/>

Intermediary Declaration	
I confirm that:	
<ul style="list-style-type: none"> <li>▶ all applicants, the security property and the loan details conform to Precise Mortgages' lending guidelines. (If you wish to review the latest guidelines please visit <a href="http://www.precisemortgages.co.uk">www.precisemortgages.co.uk</a>)</li> <li>▶ I will notify the applicant(s) of your requirements to assess affordability, the need to provide correct and complete information and that we will not be able to proceed with the mortgage application if they do not provide that information in the timescales specified and as a result we are unable to assess affordability. If you wish to review the latest affordability guidelines they are accessible at this link: <a href="http://pdf.precisemortgages.co.uk/01430_LTL_submission_requirements.pdf">http://pdf.precisemortgages.co.uk/01430_LTL_submission_requirements.pdf</a> .</li> <li>▶ I have advised the applicant(s) that :               <ul style="list-style-type: none"> <li>▶ they are responsible for paying all the conveyancers fees, costs and disbursements including the fees of the conveyancer acting for us in connection with the mortgage if the borrower chooses to instruct a separate firm to act for them.</li> <li>▶ the conveyancing fees quoted in the KFI and application form are estimates only for the conveyancing work on the mortgage excluding costs and disbursements and assumes the solicitor will jointly represent us and the borrower.</li> <li>▶ the total cost of the conveyancing work may be higher and they should ask for detailed quotations.</li> </ul> </li> </ul>	
<b>Credit decisions and the prevention of fraud</b>	
We use credit reference and fraud prevention agencies to help us select suitable products and make decisions.	
If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.	
Further details of how the information held by fraud prevention agencies may be used can be obtained by contacting us at Financial Crime Team, Credit Risk, Precise Mortgages, PO Box 6037, Wolverhampton, WV1 9QW.	
What we do, and how we and credit reference and fraud prevention agencies use customer information, is detailed in our booklet called ' <b>A Guide to the use of your personal and business data and Credit Reference and Fraud Prevention Agencies</b> ' (This includes details of The Credit Reference and Fraud Prevention Agencies that we use). By proceeding you confirm that you have supplied your client(s) with a copy of this booklet and have their consent to the disclosure and use of their personal information in this way.	
We will perform a 'soft footprint' check, rather than a full credit check, to enable you to produce a quotation so it won't harm their credit rating. When the enquiry moves to application stage, we will leave a credit application record ('hard footprint') on your client's credit file. Please tick the box to confirm that you have consent from your client(s) for credit searches to be conducted and that you have informed them of the consequences.	
The details entered must be accurate and true to the best of your knowledge. If we suspect your involvement in fraudulent activity we will take appropriate action against you.	
I have obtained the applicant(s) consent to proceed with the credit searches described above and informed them of the consequences. <input type="checkbox"/>	
Signature	
Date	

Personal details - applicant 1	Personal details - applicant 2
Title (Mr/Mrs/Miss/Ms/Dr/Other)	Title (Mr/Mrs/Miss/Ms/Dr/Other)
If specified 'Other' please state	If specified 'Other' please state
First name	First name
Middle name(s)	Middle name(s)
Surname	Surname
Have you been known by any other name(s) in last 3 years? (maiden/alias) Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you been known by any other name(s) in last 3 years? (maiden/alias) Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, title (Mr/Mrs/Miss/Ms/Dr/Other)	If yes, title (Mr/Mrs/Miss/Ms/Dr/Other)
If specified 'Other' please state	If specified 'Other' please state
If yes, first name	If yes, first name
If yes, middle name(s)	If yes, middle name(s)
If yes, surname	If yes, surname
Date of birth	Date of birth
Expected retirement age	Expected retirement age
Marital status	Marital status
Number of dependents under 18	Number of dependents under 18
Number of dependents over 18	Number of dependents over 18
Nationality	Nationality
Is all the applicant's income paid in sterling? Yes <input type="checkbox"/> No <input type="checkbox"/>	Is all the applicant's income paid in sterling? Yes <input type="checkbox"/> No <input type="checkbox"/>
Does the applicant pay tax only in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>	Does the applicant pay tax only in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>
Rights to reside in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>	Rights to reside in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>
Current resident in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>	Current resident in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>
Length of residency in UK (applies to all applicants)	Length of residency in UK (applies to all applicants)
From birth? Yes <input type="checkbox"/> No <input type="checkbox"/>	From birth? Yes <input type="checkbox"/> No <input type="checkbox"/>
If no, please complete                      Years                      Months	If no, please complete                      Years                      Months
Do you currently hold a mortgage or own a property? Yes <input type="checkbox"/> No <input type="checkbox"/>	Do you currently hold a mortgage or own a property? Yes <input type="checkbox"/> No <input type="checkbox"/>

Current address - applicant 1			Current address - applicant 2		
Address			Address		
Postcode			Postcode		
Residential status	Owner with a mortgage	<input type="checkbox"/>	Residential status	Owner with a mortgage	<input type="checkbox"/>
	Owner without a mortgage	<input type="checkbox"/>		Owner without a mortgage	<input type="checkbox"/>
	Privately renting	<input type="checkbox"/>		Privately renting	<input type="checkbox"/>
	Living with parents	<input type="checkbox"/>		Living with parents	<input type="checkbox"/>
	Living with friends/relatives	<input type="checkbox"/>		Living with friends/relatives	<input type="checkbox"/>
	Tied accommodation	<input type="checkbox"/>		Tied accommodation	<input type="checkbox"/>
	Local authority renting/ housing association	<input type="checkbox"/>		Local authority renting/ housing association	<input type="checkbox"/>
Time at address	Years	Months	Time at address	Years	Months

Previous address - applicant 1			Previous address - applicant 2		
<b>Please provide details of any other previous addresses that you have had in the last 3 years on the additional information sheet, which can be found on page 11.</b>					
Address			Address		
Postcode			Postcode		
Residential status	Owner with a mortgage	<input type="checkbox"/>	Residential status	Owner with a mortgage	<input type="checkbox"/>
	Owner without a mortgage	<input type="checkbox"/>		Owner without a mortgage	<input type="checkbox"/>
	Privately renting	<input type="checkbox"/>		Privately renting	<input type="checkbox"/>
	Living with parents	<input type="checkbox"/>		Living with parents	<input type="checkbox"/>
	Living with friends/relatives	<input type="checkbox"/>		Living with friends/relatives	<input type="checkbox"/>
	Tied accommodation	<input type="checkbox"/>		Tied accommodation	<input type="checkbox"/>
	Local authority renting/ housing association	<input type="checkbox"/>		Local authority renting/ housing association	<input type="checkbox"/>
Time at address	Years	Months	Time at address	Years	Months

Income declaration	
Are the applicants aware of any changes to their income or expenditure that would affect their ability to repay the mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes please give details	

Employment - current employment					
We require a minimum of 12 months' employment history or 36 months if self-employed.					
Are you a 25% or more share owner?    Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, complete the Self-employed section. If no, complete the Employment section					
Employment - applicant 1			Employment - applicant 2		
Employment type (e.g. permanent, temporary, contract, not working, student)			Employment type (e.g. permanent, temporary, contract, not working, student)		
Job title			Job title		
Time with current employment/contract	Years	Months	Time with current employment/contract	Years	Months
Total basic salary		£	Total basic salary		£
Large town allowance		£	Large town allowance		£
Subsidy allowance		£	Subsidy allowance		£
Car allowance		£	Car allowance		£
Annual guaranteed overtime, bonus, commission		£	Annual guaranteed overtime, bonus, commission		£
Annual non-guaranteed overtime, bonus, commission		£	Annual non-guaranteed overtime, bonus, commission		£

Employment - previous employment					
(Please continue on the additional sheets provided if necessary)					
Applicant 1			Applicant 2		
Employment type (e.g. permanent, temporary, contract, not working, student)			Employment type (e.g. permanent, temporary, contract, not working, student)		
Job title			Job title		
Time with previous employer	Years	Months	Time with previous employer	Years	Months

Self-employed - applicant 1			Self-employed - applicant 2		
Nature of business			Nature of business		
Self-employment type Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/> Limited Company <input type="checkbox"/>			Self-employment type Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/> Limited Company <input type="checkbox"/>		
Date commenced trading			Date commenced trading		
Last 2 years' net profit		£                      Year	Last 2 years' net profit		£                      Year
		£                      Year			£                      Year
% share of business			% share of business		

If you have a second job please complete - applicant 1			If you have a second job please complete - applicant 2		
Job title			Job title		
Annual income		£	Annual income		£
Large town allowance		£	Large town allowance		£
Subsidy allowance		£	Subsidy allowance		£
Car allowance		£	Car allowance		£
Annual guaranteed overtime, bonus, commission		£	Annual guaranteed overtime, bonus, commission		£
Annual non-guaranteed overtime, bonus, commission		£	Annual non-guaranteed overtime, bonus, commission		£
Please complete if you are self-employed for your second job			Please complete if you are self-employed for your second job		
Nature of business			Nature of business		
Self-employment type Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/> Limited Company <input type="checkbox"/>			Self-employment type Sole trader <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/> Limited Company <input type="checkbox"/>		
Date commenced trading			Date commenced trading		
Last 2 years' net profit		£                      Year	Last 2 years' net profit		£                      Year
		£                      Year			£                      Year
% share of business			% share of business		

Other income - applicant 1				Other income - applicant 2			
Other annual income?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Other annual income?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Source of other income	Maintenance	£		Source of other income	Maintenance	£	
	Dividend	£			Dividend	£	
	Working/child tax credit	£			Working/child tax credit	£	
	Private/occupational pension	£			Private/occupational pension	£	
	Rental income net of mortgage payment	£			Rental income net of mortgage payment	£	
	Investment income	£			Investment income	£	
	Other	£			Other	£	
Start date of employment/contract	Day	Month	Year	Start date of employment/contract	Day	Month	Year

Missed payments - applicant 1				Missed payments - applicant 2			
Have you missed any payments on any commitments in the last 3 years?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Have you missed any payments on any commitments in the last 3 years?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, please tick which commitment type:		Mortgage <input type="checkbox"/>		If yes, please tick which commitment type:		Mortgage <input type="checkbox"/>	
		Credit Card <input type="checkbox"/>				Credit Card <input type="checkbox"/>	
		Secured loan <input type="checkbox"/>				Secured loan <input type="checkbox"/>	
		Unsecured loan <input type="checkbox"/>				Unsecured loan <input type="checkbox"/>	
		HP agreement <input type="checkbox"/>				HP agreement <input type="checkbox"/>	
Highest number in last:		12 months	24 months	36 months	Highest number in last:		12 months
							24 months
							36 months

Defaults - applicant 1				Defaults - applicant 2			
Have you had a default registered in the last 6 years?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Have you had a default registered in the last 6 years?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes:	Date registered			If yes:	Date registered		
	Amount	£			Amount	£	
	Satisfied	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Satisfied	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Date of satisfaction				Date of satisfaction		

County Court Judgements (CCJs) - applicant 1				County Court Judgements (CCJs) - applicant 2			
Have you ever had a CCJ or decree (Scotland only) in the last 6 years?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Have you ever had a CCJ or decree (Scotland only) in the last 6 years?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes:	Date registered			If yes:	Date registered		
	Amount	£			Amount	£	
	Satisfied	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Satisfied	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Date of satisfaction				Date of satisfaction		

Debt Management Plan (DMP), Individual Voluntary Arrangement (IVA), Protected Trust Deed (PTD) - applicant 1	Debt Management Plan (DMP), Individual Voluntary Arrangement (IVA), Protected Trust Deed (PTD) - applicant 2
Have you ever entered into a DMP/IVA/PTD? Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you ever entered into a DMP/IVA/PTD? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, what type: DMP <input type="checkbox"/> IVA <input type="checkbox"/> PTD <input type="checkbox"/>	If yes, what type: DMP <input type="checkbox"/> IVA <input type="checkbox"/> PTD <input type="checkbox"/>
Date registered	Date registered
Amount £	Amount £
Satisfied Yes <input type="checkbox"/> No <input type="checkbox"/>	Satisfied Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of satisfaction	Date of satisfaction
Bankruptcies - applicant 1	Bankruptcies - applicant 2
Have you ever been made bankrupt or sequestered (Scotland only)? Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you ever been made bankrupt or sequestered (Scotland only)? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes: Date of bankruptcy order	If yes: Date of bankruptcy order
Date of bankruptcy discharge	Date of bankruptcy discharge
Repossessions - applicant 1	Repossessions - applicant 2
Have you ever had a property repossessed in the last 6 years? Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you ever had a property repossessed in the last 6 years? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes: Date of repossession	If yes: Date of repossession
Convictions - applicant 1	Convictions - applicant 2
Have you ever been convicted of any offence, other than driving related offences, or have any pending court proceedings? Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you ever been convicted of any offence, other than driving related offences, or have any pending court proceedings? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes: Date of conviction	If yes: Date of conviction
Conviction type	Conviction type
Sentence (months)	Sentence (months)

Current mortgage/rent and financial commitment details			
If you have had more than one mortgage in the past 3 years, please confirm on the additional information sheet which can be found on page 11.			
Mortgage/rent details - applicant 1		Mortgage/rent details - applicant 2	
Have you held a mortgage in the last 6 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Have you held a mortgage in the last 6 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Total amount of all other continuing non buy to let/non self funding mortgages	£	Total amount of all other continuing non buy to let/non self funding mortgages	£
Do you currently live in rental accommodation?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Do you currently live in rental accommodation?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please confirm your monthly rental amount	£	If yes, please confirm your monthly rental amount	£
Monthly residential mortgage repayment	£	Monthly residential mortgage repayment	£
Residential mortgage balance outstanding	£	Residential mortgage balance outstanding	£
Mortgage to be redeemed on completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Mortgage to be redeemed on completion?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Reason for not redeeming on completion		Reason for not redeeming on completion	

Financial commitments			
If more space is required, please continue on the additional information sheet which can be found on page 11.			
Applicant 1		Applicant 2	
Does the applicant have any other non BTL mortgages or secured loans?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Does the applicant have any other non BTL mortgages or secured loans?	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>If yes, please complete the following:</b>		<b>If yes, please complete the following:</b>	
Lender		Lender	
Outstanding balance	£	Outstanding balance	£
Monthly payment	£	Monthly payment	£
Repay on completion	Yes <input type="checkbox"/> No <input type="checkbox"/>	Repay on completion	Yes <input type="checkbox"/> No <input type="checkbox"/>
Credit Cards - applicant 1		Credit Cards - applicant 2	
Lender		Lender	
Outstanding balance	£	Outstanding balance	£
Monthly payment	£	Monthly payment	£
Repay on completion	Yes <input type="checkbox"/> No <input type="checkbox"/>	Repay on completion	Yes <input type="checkbox"/> No <input type="checkbox"/>
Loans or hire purchases - applicant 1		Loans or hire purchases - applicant 2	
Lender		Lender	
Outstanding balance	£	Outstanding balance	£
Monthly payment	£	Monthly payment	£
Repay on completion	Yes <input type="checkbox"/> No <input type="checkbox"/>	Repay on completion	Yes <input type="checkbox"/> No <input type="checkbox"/>
Other financial commitments - applicant 1		Other financial commitments - applicant 2	
Commitment type		Commitment type	
Monthly payment		Monthly payment	



Loan occupancy details		
Will this be your main residence?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If no, will the property be occupied by immediate family?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Buy to let property portfolio		
Do you own any investment/buy to let properties?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Total number of properties?		
Estimated value of portfolio?		
Total outstanding balance of mortgages?		
Total monthly portfolio rental income?		
Total monthly portfolio mortgage payments?		

Loan details		
The following <b>four</b> questions should only be completed where the property is to be let		
Is the Loan to fund the purchase of the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do all of the applicant(s) currently own other Buy to Let properties?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has any applicant or "immediate family" ever lived in the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Did any of the applicants inherit the property?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If you answer Yes to either of the first two questions or No to the second two questions then the applicant(s) will be required to agree to a declaration that :		
<ul style="list-style-type: none"> <li>▶ the mortgage is wholly or predominantly for the purpose of a business carried on or intended to be carried on by them;</li> <li>▶ they will not benefit from the protection and remedies that would be available to them under the Mortgage Credit Directive Order 2015 (the Order);</li> <li>▶ they are aware that if they are in any doubt as to the consequences of the agreement not being regulated by the Order or Act, then they should seek independent legal advice.</li> </ul>		
Mortgage type	Purchase <input type="checkbox"/>	Remortgage <input type="checkbox"/>
Repayment type	Capital Repayment <input type="checkbox"/>	Interest Only <input type="checkbox"/>
Purchase price/estimated property value	£	
Total amount of mortgage being replaced (remortgage only)	£	
Loan amount (£)	Terms (years)	
If a buy to let loan, anticipated monthly rental income	£	
Will the rental income be paid in sterling?		
Are the assets from which the mortgage will be repaid held in sterling?		

Valuation type		
Type of valuation	Standard <input type="checkbox"/>	Homebuyers <input type="checkbox"/>

Property details	
Have you found a property?	Yes <input type="checkbox"/> No <input type="checkbox"/> (If yes, please complete the section below)
Property address	
Postcode	Year built
Property jurisdiction	England/Wales <input type="checkbox"/> Scotland <input type="checkbox"/> Entry date (Applicable for Scotland only)
Date of original purchase (remortgage only)	
Type of property	Semi detached house <input type="checkbox"/> Maisonette <input type="checkbox"/> Detached house <input type="checkbox"/> Purpose built flat <input type="checkbox"/> Terraced house <input type="checkbox"/> Converted flat <input type="checkbox"/> End terrace <input type="checkbox"/> Bungalow <input type="checkbox"/>
Number of bedrooms	
If this property is not a new build, was it previously unoccupied for the last 18 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Type of sale	Buying through estate agent <input type="checkbox"/> Buying from business <input type="checkbox"/> Private sale <input type="checkbox"/> Purchase from builder <input type="checkbox"/> Purchase from landlord as tenant <input type="checkbox"/> Purchase from relative <input type="checkbox"/>
Are you related to the vendor?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Tenure	Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/>
<b>Please note we do not offer mortgages for commonhold properties</b>	
If a leasehold, how many years are left on lease	
If flats, please state number of storeys in block	If flat, what floor?
<b>We do not lend on any of the following:</b> Ex-local authority flats/maisonettes, shared ownership, right to buy, key worker, studio flats, flats above commercial premises, flats in blocks greater than 20 storeys, unoccupied for last 18 months, sale and rent back transactions, let to buy, back to back transaction or properties with 20% or more business use.	

**We can provide literature in large print, Braille and audio tape. Please ask us for this form in an alternative format if you need it.**

