

Application for Decision In Principle



Head Office

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 E-mail: mailbox@scottishbs.co.uk
 Website: www.scottishbs.co.uk

Name of Intermediary: _____

Company/Firm: _____ Fee charged to customer: £ _____

Service Provided Advised sale Non-advised sale

Section 1 - Application Type

- First Time Buyer
 Next Time Buyer
 Right to Buy
 Residential remortgage
 Buy to Let purchase
 Buy to Let remortgage
 Guest House purchase
 Guest House remortgage

Section 2 - Personal Details

	First Applicant	Second Applicant
Applicant's Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms Other: _____	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms Other: _____
Forename(s)	_____	_____
Surname	_____	_____
Date of birth	_____	_____
Home telephone number	_____	_____
Work telephone number	_____	_____
Email address	_____	_____
Fax Number	_____	_____

Section 3 - Current Address Details

Current Address
 (This address will be used for
 correspondence)

Current Address of 2nd
 Applicant (if different to 1st
 Applicant)

Section 4 - Employment & Income Details

	<u>First Applicant</u>	<u>Second Applicant</u>
Nature of Employment	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Not Employed <input type="checkbox"/> Retired	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Not Employed <input type="checkbox"/> Retired
Employment Status	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Probationary	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> Contract <input type="checkbox"/> Probationary
Length of service	Years: Months:	Years: Months:
Annual Income:	Basic: £	Basic: £
	Overtime £ Regular/Guaranteed	Overtime £ Regular/Guaranteed
	Bonus £ Regular/Guaranteed	Bonus £ Regular/Guaranteed
	Other £	Other £

Section 5 - Expenditure Details

	<u>First Applicant</u>	<u>Second Applicant</u>
Other loans monthly payments	£	£
H.P. monthly payments	£	£
Credit card monthly payments	£	£

Section 6 - Credit Information

	<u>First Applicant</u>	<u>Second Applicant</u>
a) Have you ever personally or as a company director been bankrupt or insolvent?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
b) Have you ever failed to keep up payments under a mortgage or other loan?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
c) Have you ever had a county court judgement or court decree registered against you?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
d) Have you ever made arrangements with creditors?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
e) Have you ever been refused a loan	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
f) Have you ever defaulted on credit accounts?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

Section 7 - Loan Requirements

Purchase Price (if House Purchase)	£
Estimated Value (if Remortgage)	£
Current Balance Outstanding (applicable to Remortgage only)	£
Was the existing borrowing used only for house purchase and improvements? (applicable to Remortgage only)	<input type="checkbox"/> YES <input type="checkbox"/> NO
Additional amount required	£
Is this additional borrowing required only for improvements or repairs to the property?	<input type="checkbox"/> YES <input type="checkbox"/> NO
If NO, reason for additional borrowing	
Initial Loan Amount:	£
Total Loan Required	£

Section 7 - Loan Requirements (continued)

<u>Mortgage Product Requested</u>	<u>Loan Amount</u>	<u>Repayment Type</u>	<u>Term: Years</u>	<u>Term: Months</u>
	£	<input type="checkbox"/> Repayment <input type="checkbox"/> Interest Only		
	£	<input type="checkbox"/> Repayment <input type="checkbox"/> Interest Only		

Section 8 - Property Details

Address of Property to be Mortgaged, including postcode:

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Type of property
(Please tick appropriate box)

- | | | |
|--|---|--|
| <input type="checkbox"/> Detached House | <input type="checkbox"/> Semi-detached House | <input type="checkbox"/> Terraced House |
| <input type="checkbox"/> Detached Bungalow: | <input type="checkbox"/> Semi-detached Bungalow | <input type="checkbox"/> Terraced Bungalow |
| <input type="checkbox"/> Purpose built Flat: | <input type="checkbox"/> Converted Flat | |

How many bedrooms are there in the property?

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Year property was built

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Section 9 - Your Information

We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by the Society and associated companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches of our records and at fraud prevention agencies that will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

By stating a financial association with another party, you are also declaring that you are entitled to:

- disclose information about your joint applicant and/or anyone else referred to by you
- authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

Joint Applicants: An "association" between the joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request to Scottish Building Society, FREEPOST, Edinburgh EH3 OHW.

I/We have read and understand this section and I/We agree that Scottish Building Society can use my/our information in this way

All applicants must sign below. If one applicant has completed the form on behalf of the joint applicant then one signature is acceptable. Alternatively, the applicant(s) should confirm their agreement to the financial advisor who should sign below.

Signature of Applicant(s)

First Applicant: _____ Date _____

Second Applicant: _____ Date _____

Financial Adviser Declaration: I confirm that I have explained the notice above to the applicant(s) who have given their consent.

Financial Advisor: _____ Date _____