

OWNER OCCUPIED PURCHASE/RE-MORTGAGE DIP ASSESSMENT SHEET			
Company Name		FCA No:	
Broker Name		AR Principal:	
Telephone Number			
Email address			
Applicants Details			
	Applicant 1	Applicant 2	
Name			
Date of Birth			
Marital status			
Nationality			
Mortgage term			
Age at end of term			
Retirement Age			
Mortgage Details			
Mover/Re-mortgage/FTB		Sale price(Mover) £	
Purchase Price	£	Est. value(re-mort) £	
New mortgage required	£	Term	
Existing mortgage balance (re-mort)	£	Source of deposit:	
If re-mortgage, amount of additional borrowing and purpose	£ Purpose:		
Any other properties owned Yes/No <i>Please give details</i>			
Rep/Interest Only - Please state repayment vehicle if Interest Only			
Property Type		Number of beds	
Freehold/Leasehold		Term of lease	
If a flat, number of floors		Age of Property	
Standard Construction - YES/NO type of construction	If 'NO' state		
Employment Details			
	Applicant 1	Applicant 2	
Employed, Self Employed, Retired, Contractor, Other <i>(please specify)</i>			
Occupation/Nature of business			
If Self Employed % shareholding			
Time in job/Self Employment			
Annual Income - Basic	Basic £	Basic £	
Overtime/bonus	O/T £	O/T £	
If Self Employed please provide 3 years figures and state which year each income relates to	Bonus £	Bonus £	
	Other Income £	Other Income £	
	S. Emp £	S. Emp £	
	S. Emp £	S. Emp £	
	S. Emp £	S. Emp £	
	S. Emp £	S. Emp £	
Income multiples 4.5S, 4J or 4.5 + 3			
Credit commitments - Type	Balance outstanding	Monthly payment	Being repaid Y/N
	£	£	
	£	£	
	£	£	
	£	£	

Credit History	Applicant 1	Applicant 2
<p>CLEAN/MINOR ADVERSE Please tick</p> <p><input type="checkbox"/> Missed Payment due to provable banking error</p> <p><input type="checkbox"/> Up to 3 missed payments on unsecured loan, credit card, communications, or mail order in the last 3 years, not consecutive and no more than 1 in the last year</p> <p><input type="checkbox"/> 1 satisfied default up to £100 in last 3 years; or satisfied defaults with a total value up to £500 from 3-5 years old ; any value over 5 years old</p> <p><input type="checkbox"/> 1 Satisfied CCJ up to £100 in last 5 years; any value over 5 years old</p> <p><input type="checkbox"/> Mortgage arrears over 5 years old</p> <p><input type="checkbox"/> Payday loans over 5 years old</p> <p><input type="checkbox"/> No discharged bankrupts</p> <p><input type="checkbox"/> No mortgage defaults or repossession</p>	<p>Please provide full details:</p>	<p>Please provide full details:</p>
<p>NON STANDARD CREDIT - employed only (Please tick)</p> <p><input type="checkbox"/> Missed Payment due to provable banking error</p> <p><input type="checkbox"/> Up to 6 missed payments on unsecured loan, credit card, communications, or mail order in the last 3 years (max 2 months down), but no more than 2 in the last year</p> <p><input type="checkbox"/> Satisfied defaults with a total value up to £250 in last year; total value up to £500 in last 3 years; total value 3-5 years old £2,500; any value over 5 years old</p> <p><input type="checkbox"/> 1 Satisfied CCJ up to £250 in last 2 years; total value up to £2,500 2-5 years old; any value over 5 years old</p> <p><input type="checkbox"/> 2 missed mortgage payments 3-5 years, 1 in the last 3 years but none in the last 3 months;</p> <p><input type="checkbox"/> Payday loans over 12 months old</p> <p><input type="checkbox"/> Satisfied IVA or DMP's at least 5 years old as long as no adverse after satisfied</p> <p><input type="checkbox"/> Discharged Bankrupt over 5 years old as long as no adverse after discharge</p> <p><input type="checkbox"/> No mortgage defaults or repossession</p>	<p>Please provide full details:</p>	<p>Please provide full details:</p>
<p>CREDIT REPAIR - EMPLOYED ONLY (Please tick)</p> <p><input type="checkbox"/> Missed Payment due to provable banking error</p> <p><input type="checkbox"/> 9 missed payments on unsecured loan, credit card, communications, or mail order in the last 3 years (max 2 months down), but no more than 3 in the last year</p> <p><input type="checkbox"/> Satisfied defaults with a total value up to £500 in last year; total value up to £1,000 in last 3 years; total value 3-5 years old £10,000; any value over 5 years old</p> <p><input type="checkbox"/> Satisfied CCJs Total value up to £500 in last 2 years; total value up to £10,000 2-5 years old; any value over 5 years old</p> <p><input type="checkbox"/> 3 missed mortgage payments in last 3 years as long as not consecutive, no more than 2 in the last year and none in last 3 months; any missed payments over 3 years old</p> <p><input type="checkbox"/> 1 payday loan in last 12 months; any over 12 months old</p> <p><input type="checkbox"/> Satisfied IVA or DMP's at least 3 years old as long as no adverse after satisfied</p> <p><input type="checkbox"/> Discharged Bankrupt over 3 years old as long as no adverse after discharged</p> <p><input type="checkbox"/> No mortgage defaults or repossession</p>	<p>Please provide full details:</p>	<p>Please provide full details:</p>

Summary			
Product Required	Code:	Interest Rate	
Loan Amount	£	Term	
Loan to Value			
Repayment Type	Interest Only Y/N	Repayment	Y/N
Any other relevant information			
Any other relevant information			
Agreed By			Date
DECLARATION:			
I confirm that I have the consent of my client(s) for the purpose of processing this Decision In Principle			
Signature of introducer		Date:	
LTV Restrictions			
<p>Maximum LTVs – All O/O Products</p> <p><input type="checkbox"/> CLEAN /MINOR ADVERSE - Max loan £500k up to 95% LTV purchases, 90% LTV remortgages (£500K- £1M up to 80% LTV, Self employed Max loan £750k up to 80% LTV)</p> <p><input type="checkbox"/> NON STANDARD CREDIT - Max loan £500k up to 80% LTV</p> <p><input type="checkbox"/> CREDIT REPAIR - Max loan £500k up to 70% LTV</p> <p><input type="checkbox"/> NEW BUILD - Max loan £750k up to 80% LTV (Clean/minor adverse credit history only) (85% LTV houses outside London)</p> <p><input type="checkbox"/> SELF BUILD - Max loan £750k up to 85% LTV at each stage including up to 85% of land (Clean/minor adverse credit history only)</p> <p><input type="checkbox"/> RIGHT TO BUY - Max loan £500k up to 90% of discounted price or 80% of valuation, whichever is lower (Clean/minor adverse credit history only)</p> <p><input type="checkbox"/> SHARED OWNERSHIP - Max loan £500k up to 95% LTS (Clean/minor adverse credit history only)</p> <p><input type="checkbox"/> BUY TO LET - Max 75% LTV (Clean/minor adverse credit history only)</p> <p><input type="checkbox"/> DEBT CONSOLIDATION - Max 80% LTV</p> <p><input type="checkbox"/> LENDING INTO OR IN RETIREMENT - Max loan £750k up to 60% LTV</p> <p><input type="checkbox"/> INTEREST ONLY WITH REPAYMENT PLAN Max loan £750K up to 75% LTV</p> <p><input type="checkbox"/> INTEREST ONLY and sale of property as repayment vehicle Max 60% LTV (see sliding scale below).</p> <p>INTEREST ONLY</p> <p>Number of Bedrooms Max LTV%</p> <p>1 Not Available</p> <p>2 40%</p> <p>3 50%</p> <p>4+ 60%</p> <p>MINIMUM EQUITY £130,000</p>			
<p>Lending into or in retirement</p> <p>Both applicants should be able to afford the mortgage in their own right or there should be another credible plan in the event of death of either borrower (Usually downsize or sale of another asset).</p>			