

OWNER OCCUPIED PURCHASE/RE-MORTGAGE DIP ASSESSMENT SHEET			
Company Name		FCA No:	
Broker Name		AR Principal:	
Telephone Number	How did you hear about us? Help desk or Network <input type="checkbox"/>	Mortgage Brain <input type="checkbox"/>	Trigold <input type="checkbox"/>
Email address	Twenty7tec <input type="checkbox"/>	Julie Hanif <input type="checkbox"/>	Bucks BS website <input type="checkbox"/>
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>Missed payments on communications and utilities are permitted</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, or mail order in the last 3 years, as long as no more than 2 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, 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 3 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;</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>

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> <ul style="list-style-type: none"> <input type="checkbox"/> CLEAN /MINOR ADVERSE - Max loan £500k up to 95% LTV purchases, 95% LTV remortgages (£500K- £1M up to 80% LTV, Self employed Max loan £750k up to 80% LTV) <input type="checkbox"/> NON STANDARD CREDIT - Max loan £500k up to 80% LTV <input type="checkbox"/> NEW BUILD - Max loan £750k up to 80% LTV Max Loan £500k 85% LTV (Clean/minor adverse credit history only) (85% LTV houses outside London). Minimum lease 125 years, reasonable ground rent and future rental increases <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) <input type="checkbox"/> RIGHT TO BUY - Max loan £500k up to 95% of discounted price or 80% of valuation, whichever is lower (Clean/minor adverse credit history only) <input type="checkbox"/> SHARED OWNERSHIP - Max loan £500k up to 95% LTS (Clean/minor adverse credit history only) <input type="checkbox"/> BUY TO LET - Max 75% LTV (Clean/minor adverse credit history only) <input type="checkbox"/> DEBT CONSOLIDATION - Max 75% LTV, No consolidation in past 3 years. <input type="checkbox"/> LENDING INTO OR IN RETIREMENT - Max loan £750k up to 60% LTV <input type="checkbox"/> INTEREST ONLY WITH REPAYMENT PLAN Max loan £750K up to 75% LTV <input type="checkbox"/> INTEREST ONLY and sale of property as repayment vehicle Max 60% LTV (see sliding scale below). <input type="checkbox"/> FLATS minimum lease 85 years with 55 years unexpired at end of term <input type="checkbox"/> LOCAL AUTHORITY OR EX LOCAL AUTHORITY maximum 4 storeys in block <p>INTEREST ONLY</p> <p>Number of Bedrooms Max LTV%</p> <ul style="list-style-type: none"> 1 Not Available 2 40% 3 50% 4+ 60% <p>MINIMUM EQUITY £130,000</p>			
Lending into or in retirement			
If this is a joint application then in the event of death of one of the applicants, the mortgage must be affordable in the sole survivors own right			