

# Decision in Principle

This form must be completed by the intermediary.



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## Intermediary details

Contact name: **Michael Byers**

Date:

Mobile: **07763603150**

Phone no: **02084324566**

Email: **michael@ratedfinancial.co.uk**

## Mortgage Requirements

Type:  Commercial  Semi-Commercial  Residential  Land  Buy to Let

Loan amount: £

Purchase price/estimated valuation: £

Purpose of loan:

What broker fee (if any) will be charged to the client? (Please state if none applies) £

*FSA regulated mortgages:*

Does the applicant or any relatives of the applicant reside in a greater than 40% share of the property?  Yes  No

## Applicant Details

Applicant type:  Individual  Sole trader  Limited company / Partnership

Trading / business name:

Nature of business:

Business address:

Postcode:

First Applicant Title: (Mr/Mrs/Miss/Ms/Other)

Second Applicant Title: (Mr/Mrs/Miss/Ms/Other)

First & Surname:

First & Surname:

Date of birth: / /

Date of birth: / /

Phone no: Home:

Work:

Phone no: Home:

Work:

Mobile:

Fax:

Mobile:

Fax:

Email:

Email:

Home address

Home address

Postcode:

Postcode:

Previous address (if lived at current address for less than 3 years)

Previous address (if lived at current address for less than 3 years)

Postcode:

Postcode:

## Primary Security

Address of property offered as primary security:

Postcode

Brief description of property:

Tenure of security  Freehold  Freehold (scotland only)  Leasehold\* \*years remaining on lease:

If property owned Date purchased: / / Purchase Price: £

Current Value: £

Amount of outstanding mortgage: £

Name of mortgages / landlord:

Monthly payment / Rent £

**CONTINUED OVERLEAF >>>**

## Credit History

Current CCJs  Yes  No Missed mortgage payments in the last 12 months: \_\_\_\_\_  
Bankruptcy?  Yes  No Have they been discharged from bankruptcy?  Yes\*  No  N/A If 'Yes' what date: / /

## Financial Status - Income Evidence

2 Years audited accounts  Management accounts  Rental income  
 Employment income  Declaration & Accounts letter  Self declaration with projections  
(new business start ups)

Ability to repay - please state accounting year

Turnover: £ Net profit: £ Gross profit: £  
Other Income: £  
Rental amount: £ PCM PAYE Yearly Income: £ PCM

## Additional security

Address of property offered as additional security: \_\_\_\_\_  
Postcode \_\_\_\_\_

Brief description of property: \_\_\_\_\_

Tenure of security  Freehold  Freehold (scotland only)  Leasehold\* \*years remaining on lease: \_\_\_\_\_

Where property owned Date purchased: / / Purchase Price: £ Current Value: £

Amount of outstanding mortgage: £

Name of mortgages / landlord: Monthly payment / Rent £

## Declaration

If you are a broker, by signing this form you are confirming that you have the client(s) permission to discuss their financial requirements and that they have provided you with permission for any necessary searches to be carried out which may leave a footprint against their name(s).

If you are a client, by signing this form you are giving permission for research to be undertaken to obtain a finance facility on your behalf and for any searches to be carried out which may leave a footprint against you. If the enquiry is in joint names however, and only one applicant has signed, you confirm that you have the permission of the second applicant and any subsequent applicants to carry out any required searches and research.

By signing this declaration you will be added to our email marketing list for our own use and if you do not wish to be please tick this box.

Tick this box to confirm you agree to this declaration

Name: \_\_\_\_\_

Once this form has been completed in full,  
please email it to [info@ratedfinancial.co.uk](mailto:info@ratedfinancial.co.uk)  
If you have any questions call us on 0208 432 4566  
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