

Decision in Principle and Mortgage Application Fact Find

Important information, please read carefully.

Applying for a decision in principle is a crucial part of a mortgage application and is based on various criteria. The accuracy of the information submitted to the provider will determine your overall credit score which will eventually result in whether you are likely to be accepted and also the amount of money you may be able to borrow.

The questions below are required in order to obtain a decision and the accuracy is extremely important, I have listed the most common errors made on this form and would recommend that this be used as a checklist once the form has been completed.

- Ensure all postcodes are correct.
- Make sure that all credit commitments have been disclosed.
- Make sure that any late, missed or defaulted loans or credit payments are fully disclosed.

Email back to clive@cliveingram.com

Part 1

	Applicant 1	Applicant 2
Title		
First Name		
Middle Names		
Surname		
Previous Surname (If Applicable)		
Nationality		
Marital Status	Married / Divorced / Separated / Single	Married / Divorced / Separated / Single
If Married, Date of Marriage		
Maiden Name		
Date of Birth		
Home Telephone Number		
Mobile Telephone Number		
Work Telephone Number		
Email Address		
Mortgage Status	First Time Buyer / Home-mover / Re-mortgaging	First Time Buyer / Home-mover / Re-mortgaging

Have you smoked in the last 12 months?	Yes / No	Yes / No
--	----------	----------

Dependent Children		
Name and Date of Birth		
Name and Date of Birth		
Name and Date of Birth		
Name and Date of Birth		

Address History		
Current Address		
Date moved in		
Are you registered on the Electoral Roll?		
If owned, current value of the property	£	£
Previous Address (If less than 3 years ago)		
Date moved in		
Second Previous Address (If less than 3 years ago)		
Date moved in		
Were you registered on the Electoral Roll?	Yes / No	Yes / No
A 3 year address history is required, if you have had any other previous addresses in the last 3 years please provide the same information as requested above for those addresses at the end of this form		
If renting please give the name and address of your Landlord		
Landlords Phone Number		

Employment Details if Employed (if Self Employed please proceed to the relevant section below)		
Job Title		
Name of Employer		
Address of Employer		
Employer Phone Number		
Date Started		
If you are on probation, what date does it end?		
National Insurance Number		
Basic Income Per Annum	£	£
Net Monthly Income	£	£
Overtime Per Annum Gross	£	£
Has this been regular for the last 3 months?	Yes / No	Yes / No
Commission Per Annum Gross	£	£
Has this been regular for the last 3 months?	Yes / No	Yes / No
Bonus Per Annum	£	£
Has this been paid regularly for the last two years?	Yes / No	Yes / No
Do you receive any maintenance payments? If so are they.....	Under Court Order / CSA / Personal Agreement	Under Court Order / CSA / Personal Agreement
Please state the amount of payment.	£	£

Self Employed Income		
Net profit for latest year	£	£
Date accounts prepared i.e. March 2020		
Net profit for previous year	£	£
Net profit for the year before this	£	£
Do you have an accountant? If so please note their name and address		

Company Directors		
Date joined or formed the company		
Date of latest accounts		
PAYE Income Per Annum	£	£
Dividend Income Per Annum	£	£
Previous year PAYE Income Per Annum	£	£
Previous year Dividend Income Per Annum	£	£
Year Previous to This PAYE Income Per Annum	£	£
Year Previous to This Dividend Income Per Annum	£	£

State Benefits		
Do you receive any state benefits such as Child Allowance or Working Family Tax Credits, if so please state which and the amount received.		

Any Other Income		
Please write details of any other income. Please state the occupation and annual income.		

Credit Commitments		
Credit Card 1		
Card Balance	£	£
Credit Limit	£	£
Monthly Payment	£	£
Provider		
Are you intending to repay this in full on completion of the new mortgage?	Yes / No	Yes / No
Credit Card 2		
Card Balance	£	£
Credit Limit	£	£
Monthly Payment	£	£
Provider		
Are you intending to repay this in full on completion of the new mortgage?	Yes / No	Yes / No
Credit Card 3		
Card Balance	£	£
Credit Limit	£	£
Monthly Payment	£	£
Provider		
Are you intending to repay this in full on completion of the new mortgage?	Yes / No	Yes / No
If you have more than 3 credit cards, please enter the details at the end of the form		
Loan 1		
Loan Balance	£	£
Monthly Payment	£	£
Provider		
If this is Car Finance, please state whether it is....	Hire Purchase (HP) / Personal Contract Purchase (PCP) / Lease / Personal Loan	Hire Purchase (HP) / Personal Contract Purchase (PCP) / Lease / Personal Loan
Are you intending to repay this in full on completion of the new mortgage?	Yes / No	Yes / No
Loan 2		
Loan Balance	£	£
Monthly Payment	£	£
Provider		
If this is Car Finance, please state whether it is....	Hire Purchase (HP) / Personal Contract Purchase (PCP) / Lease / Personal Loan	Hire Purchase (HP) / Personal Contract Purchase (PCP) / Lease / Personal Loan
Are you intending to repay this in full on completion of the new mortgage?	Yes / No	Yes / No

Loan 3		
Loan Balance	£	£
Monthly Payment	£	£
Provider		
If this is Car Finance, please state whether it is....	Hire Purchase (HP) / Personal Contract Purchase (PCP) / Lease / Personal Loan	Hire Purchase (HP) / Personal Contract Purchase (PCP) / Lease / Personal Loan
Are you intending to repay this in full on completion of the new mortgage?	Yes / No	Yes / No
If applicable, please note details of any missed payments on any credit agreements including credit cards, loans, mobile phone contracts and anything else that may affect your credit rating.		
Name of the bank that relates to your current account		
Monthly Student Loan payment	£	£
Monthly CSA / Maintenance Payments	£	£
Monthly Travel Costs	£	£
Do the travel costs come out of your salary?	Yes / No	Yes / No
Monthly Childcare payments	£	£

Expenditure (monthly payments)		
Current Mortgage	£	£
Current Rent	£	£
Insurances	£	£
Pensions	£	£
Utilities (Gas, Electric, Water etc.)	£	£
TV / Broadband / Telephone	£	£
Mobile Phone	£	£
Council Tax	£	£
Food	£	£
Clothing	£	£
Childcare / School Fees	£	£
Ground Rent & Maintenance	£	£
Holidays	£	£
Socialising	£	£
Any Other Expenses	£	£

Existing Mortgage Details		
Lender		
Account Number		
Owner	Applicant 1 / Applicant 2 / Joint Ownership	Applicant 1 / Applicant 2 / Joint Ownership
Amount of Loan Outstanding	£	£
Term Remaining	Years Months	Years Months
Is this a Buy-to-let?	Yes / No	Yes / No
If Yes, Monthly Rental Income	£	£
Current Interest Rate	%	%
Monthly Mortgage Payment	£	£

If you have any other properties, please enter details here		
Lender		
Account Number		
Owner	Applicant 1 / Applicant 2 / Joint Ownership	Applicant 1 / Applicant 2 / Joint Ownership
Property Value	£	£
Amount of Loan Outstanding	£	£
Term Remaining	Years Months	Years Months
Is this a Buy-to-let?	Yes / No	Yes / No
If Yes, Monthly Rental Income	£	£
Percentage of Income Received	%	%
Duration of Tenancy		
Current Interest Rate	%	%
Monthly Mortgage Payment	£	£
Address		
Lender		
Account Number		
Owner	Applicant 1 / Applicant 2 / Joint Ownership	Applicant 1 / Applicant 2 / Joint Ownership
Property Value	£	£
Amount of Loan Outstanding	£	£
Term Remaining	Years Months	Years Months
Is this a Buy-to-let?	Yes / No	Yes / No
If Yes, Monthly Rental Income	£	£
Percentage of Income Received	%	%
Duration of Tenancy		
Current Interest Rate	%	%
Monthly Mortgage Payment	£	£
Address		

If you have any other additional properties, please put the details in the notes section at the end of this form.

Details For New Mortgage		
If Purchasing		
Purchase Price (or estimated purchase price if no specific property found)	£	
Deposit Available	£	
Where is the deposit coming from?		
Equity in current property	£	£
Savings	£	£
Gift from a family member	£	£
If there is a reservation fee, please state the amount if it is to be taken off of the deposit	£	
How much do you need to borrow in total?	£	
If this is a Buy-to-let purchase, what is the estimated rental income per month?	£	
If Re-mortgaging		
Value of your property	£	
Mortgage required	£	
If re-mortgaging a Buy-to-let, what is the rental income per month?	£	

PART 2

THE INFORMATION BELOW IS ONLY REQUIRED IF YOU ARE APPLYING FOR A FULL MORTGAGE APPLICATION

Property Details		
Address of property to be purchased/re-mortgaged		
Plot number if New Build		
Purchase Price/Value	£	
Type of Property	House / Bungalow / Flat	
If it is a Flat, please state which floor		
If it is a Flat, is it purpose built?	Yes / No	
House Type	Detached / Semi-detached / Terraced / End Terrace	
Number of Bedrooms		
Does the property have a garage?	Yes / No	
Number of parking spaces (If any)		
Approximate year of build		
Is the property built from brick and tile?	Yes / No	
If no, please advise		
Any structural problems with the property?	Yes / No	
If yes, please advise		
Is the property above or adjacent to commercial premises?	Yes / No	
If leasehold, term of lease		
Ground Rent (if applicable)	£	
Is this monthly or yearly?	Monthly / Yearly	

Service Charge (if applicable)	£	
Is this monthly or yearly?	Monthly / Yearly	
Service or any other charges relating to the property		
Which type of survey would you like?	Basic Valuation / Homebuyers Report / Full Structural Survey	

Estate Agent Details		
Name		
Address		
Telephone Number		
Contact Name		

Conveyancers Details		
Name		
Address		
Telephone Number		
Contact Name		

Managing Agent Details (Buy-to-let Only)		
Name		
Address		
Telephone Number		
Contact Name		

Property Access Contact (Buy-to-let Only)		
Name		
Address		
Telephone Number		

Direct Debit Details For Mortgage Payments		
Name on Account		
Name of Bank		
Bank Address		
Sort Code		
Account Number		
Day of the month you would like your mortgage payments to come out (between the 1 st and 28 th)		

Credit Card Details to pay Survey Fee		
Name on Card		
Card Number		
Start Date (if shown)		
End Date		
Debit or Credit Card?	Debit / Credit	
Issuer (Mastercard/VISA etc.)		
Security Number (last 3 digits on the back)		

Any other information

Please use this section to tell us about any other information you feel may be relevant to the case or add any details such as extra addresses, loans etc. together with any information on previous or current credit issues.

Documents required for a Mortgage application

- Driving License with current address shown for each applicant.
(Alternatively a utility bill dated within the last 3 months with each applicants names on it, or two single ones)
- Passport for each applicant.
- Latest 3 months wage slips for each applicant (if you receive an annual bonus I will require the last two wage slips showing the bonus)
- Latest P60 for each applicant.
- Latest 3 months bank statements for each applicant.
- If Self-employed, the latest 3 years SA302's and corresponding Tax Overviews.

In order to avoid printing hard copies I can accept PDF copies or everything except the ID documents. These can be emailed to clive@cliveingram.com