

# DECISION IN PRINCIPLE APPLICATION FORM

OFFICE USE ONLY  
KFI number

Please send completed forms to:  
[newbusiness@thetipton.co.uk](mailto:newbusiness@thetipton.co.uk)



## Personal details

### Applicant 1

Title	<input type="text"/>
First name(s)	<input type="text"/>
Surname	<input type="text"/>
Previous surname	<input type="text"/>
Relationship to applicant 1	<input type="text"/>
Date of birth	<input type="text"/>
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Marital status	<input type="text"/>
Anticipated retirement age	<input type="text"/>
Number and age of all dependants living at home	<input type="text"/>

### Applicant 2

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
Male <input type="checkbox"/> Female <input type="checkbox"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

## Current and previous housing details

### Applicant 1

House name/number	<input type="text"/>
Street	<input type="text"/>
Town/City	<input type="text"/>
County	<input type="text"/>
Postcode	<input type="text"/>
How long have you lived at this address?	Years <input type="text"/> Months <input type="text"/>
Nature of occupancy	Owner occupier, mortgage free <input type="checkbox"/> Owner occupier, with mortgage <input type="checkbox"/>
	Renting <input type="checkbox"/> Living with relatives <input type="checkbox"/>
	Other (detail below) <input type="text"/>
	<input type="text"/>

### Applicant 2

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
Years <input type="text"/> Months <input type="text"/>
Owner occupier, mortgage free <input type="checkbox"/> Owner occupier, with mortgage <input type="checkbox"/>
Renting <input type="checkbox"/> Living with relatives <input type="checkbox"/>
Other (detail below) <input type="text"/>
<input type="text"/>

## Previous residential address

Please provide details of your previous address if you have lived at your current address for less than three years

### Applicant 1

House name/number	<input type="text"/>
Street	<input type="text"/>
Town/City	<input type="text"/>
County	<input type="text"/>
Postcode	<input type="text"/>

### Applicant 2

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

## Current and previous housing details continued

	Applicant 1				Applicant 2			
How long did you live at this address?	Years	<input type="text"/>	Months	<input type="text"/>	Years	<input type="text"/>	Months	<input type="text"/>
Nature of previous occupancy	Owner occupier, mortgage free	<input type="text"/>	Owner occupier, with mortgage	<input type="text"/>	Owner occupier, mortgage free	<input type="text"/>	Owner occupier, with mortgage	<input type="text"/>
	Renting	<input type="text"/>	Living with relatives	<input type="text"/>	Renting	<input type="text"/>	Living with relatives	<input type="text"/>
			Other (detail below)	<input type="text"/>			Other (detail below)	<input type="text"/>
	<input type="text"/>				<input type="text"/>			

## Mortgage details

Please note that we cannot consider applications on the following property types:

- Ex-local authority and housing association flats and flats in blocks over four storeys high; and
- Concrete and steel construction.

Product applied for	Product code	<input type="text"/>	Product description	<input type="text"/>				
Customer type	First time buyer	<input type="text"/>	Home mover	<input type="text"/>	Remortgage	<input type="text"/>		
Total mortgage amount required		<input type="text"/>						
Purchase price or expected valuation		<input type="text"/>						
Mortgage term required	Years	<input type="text"/>	Months	<input type="text"/>				
Repayment type	Capital and interest	<input type="text"/>	Interest only	<input type="text"/>	Part repayment part interest only	<input type="text"/>		
If part and part, what is the split?	Repayment	<input type="text"/>			Interest only	<input type="text"/>		
How is the deposit being funded?	<input type="text"/>							
Purchase type	Standard purchase	<input type="text"/>	Right to Buy	<input type="text"/>	Family sale	<input type="text"/>	Shared Ownership	<input type="text"/>

### If this is a Right to Buy or family sale application please complete the questions below:

What is the open market value of the property?	<input type="text"/>
What is the discount amount?	<input type="text"/>
What year was the property purchased? (Family sale only)	<input type="text"/>

### If this is a Shared Ownership application please complete the questions below:

Please note that applications for Shared Ownership lending can only be considered where the Housing Association permits staircasing up to 100%.

What percentage share are you purchasing?	<input type="text"/>	%
What is the monthly rental cost?	<input type="text"/>	
What is the monthly service charge cost?	<input type="text"/>	
What is the name and address of the Housing Association?	<input type="text"/>	

### If this is a remortgage application please complete the following questions below:

What is the current outstanding mortgage balance?	<input type="text"/>
Amount of any additional borrowing?	<input type="text"/>
What is the purpose of the additional borrowing?	<input type="text"/>

## Employment and income details

### Applicant 1

Occupation

Employment status

Permanent

Temporary

Fixed term

Probationary

If fixed term, please provide the length of term

Years

Months

If probationary, please provide further details

### Applicant 2

Permanent

Temporary

Fixed term

Probationary

Years

Months



### Employed income details

Gross annual income

£

Average net monthly income

£

Regular gross annual overtime, shift allowance or commission

£

Guaranteed gross annual overtime, shift allowance or commission

£

Length of service

Years

Months

Years

Months

### Self-employed income details

Total gross income for last three years (salary and dividend if limited company)

Year end

£

Year end

£

Year end

£

Year end

£

Year end

£

Year end

£

Date business was established



Percentage of shares owned

 %

 %

### Other financial details

If you have any outstanding loans or credit, including credit cards, store cards, catalogues, hire purchase and student loans please give full details, **including any maintenance payments made.**

Loan type	Applicant			Monthly payment	Amount outstanding	End date	To be repaid?	
	1	2	Both				Yes	No
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Contact details

Please forward completed application forms to:

**Email: [newbusiness@thetipton.co.uk](mailto:newbusiness@thetipton.co.uk)**

Intermediary New Business  
Tipton & Coseley Building Society, 70 Owen Street, Tipton, West Midlands, DY4 8HG

Direct line: 0121 521 4028

Mobile: 07736 887155

Website: [www.thetipton.co.uk/home/intermediaries](http://www.thetipton.co.uk/home/intermediaries)

**ISSUING OF A DECISION IN PRINCIPLE DOES NOT GUARANTEE AVAILABILITY OF MORTGAGE FINANCE.  
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

## Adviser details

Adviser name

Company name

FCA firm reference number

Company address

Building name/Number

Street

Town/City

County

Postcode

Telephone

Fax

Email

Appointed representative of

Principal FCA firm reference number

Company address

Building name/Number

Street

Town/City

County

Postcode

**OFFICE USE ONLY**

FCA Website checked

## Your declaration



### DATA PROTECTION ACT 1998

Any information you provide, including information you give us in the future, may be held on record by the Society. The record may be held as a computer record.

The information supplied in this form will be used purely to give a decision in principle regarding the availability of mortgage finance and will not be held for longer than two months if a full mortgage application is not made by you.

Under the Data Protection Act 1998, you have the right to ask us to send you a copy of your records (on payment of an administration fee) and the right to change any of your information that is incorrect.

You further have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request.

I/We:

a) authorise the Society, for the purpose of considering whether to grant the mortgage for which I/we have applied for:

- to make such enquiries as it considers necessary whether of a credit reference agency, my/our employers, HM Revenue & Customs, my/our current lender/landlord or otherwise. These enquiries will be for the purpose of verifying the information stated within this form and for the purposes of fraud prevention;
- to make searches about me/us at credit reference agencies who will supply the Society with credit information, as well as information from the Electoral Register. I/We acknowledge that the agencies will record details of the search whether or not the application proceeds. The Society may use credit scoring methods to assess this application and to verify my/our identity. I/We acknowledge that credit searches and other information which is provided to the Society and/or credit reference agencies about me/us and those with whom I/we are linked financially may be used by the Society and other companies if credit decisions are made about me/us or other members of my/our household. In the case of joint applications, we acknowledge that an association will be created at credit reference agencies and that this will link our financial records, each of which will be taken into account in all future applications made by either or both of us. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.

I/We confirm that the Society can disclose the results of the search to the intermediary/Broker on my/our behalf.

I/We understand that a full Mortgage Application Form will need to be completed to apply for mortgage finance and that this Decision in Principle does not constitute an offer of a mortgage or any obligation on the Society to provide finance of any kind.

### Signatures

Applicant 1

Date

Applicant 2

Date

NOTE: The Society reports all cases of suspected mortgage fraud to the police.

## Intermediary declaration

I confirm that the applicant(s) has/have been made aware of the requirements of the above notice and consent has been obtained for the Society to carry out a credit search. I confirm that I have the consent of my client(s) for the purpose of processing this decision in principle and other enquiries necessary as a result of the search.

### Signature

Broker / Intermediary

Date