

# Decision in Principle Form

Please print clearly using CAPITALS

(Please answer ALL questions including the attached Budget Planner for all residential cases)

## Intermediary to complete

Company Name  Consultant   
 PRA/FCA Number  STD code  Tel. No.  Fax No.

## How was the sale made?

Face to face  Telephone  Internet  Post  Other  Intermediary

Network/Mortgage Club/Company/Branch Agency/Principal that you wish this DIP to be processed under

## Level of advice

Advised  Execution only

Personal Details	First Applicant	Second Applicant
------------------	-----------------	------------------

	First Applicant	Second Applicant																
		Relationship to first applicant <input type="text"/>																
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width: 20%;">Title</th> <th style="width: 80%;">Surname</th> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table>	Title	Surname	<input type="text"/>	<input type="text"/>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th style="width: 20%;">Title</th> <th style="width: 80%;">Surname</th> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table>	Title	Surname	<input type="text"/>	<input type="text"/>								
Title	Surname																	
<input type="text"/>	<input type="text"/>																	
Title	Surname																	
<input type="text"/>	<input type="text"/>																	
First name(s)	<input type="text"/>	<input type="text"/>																
Any previous name(s)	<input type="text"/>	<input type="text"/>																
National Insurance Number	<input type="text"/>	<input type="text"/>																
Date of birth (dd/mm/yy)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>																
Planned retirement age	<input type="text"/>	<input type="text"/>																
Nationality	UK <input type="checkbox"/> EUR <input type="checkbox"/> Other <input type="checkbox"/>	UK <input type="checkbox"/> EUR <input type="checkbox"/> Other <input type="checkbox"/>																
Permanent rights to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																
<b>Marital Status:</b>	Single / Married or Civil Partnership / Separated Divorced or Dissolved Civil Partnership / Widowed / Living with Partner (delete as appropriate)	Single / Married or Civil Partnership / Separated Divorced or Dissolved Civil Partnership / Widowed / Living with Partner (delete as appropriate)																
Time at current bank:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> to <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> to <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>																
Are you an existing customer of the Society?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																
Have you ever had any defaults registered?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																
If Yes:	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Date registered</td> <td style="width: 70%;">Amount</td> </tr> <tr> <td><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td>Satisfied Yes <input type="checkbox"/> No <input type="checkbox"/></td> <td></td> </tr> <tr> <td>Date Satisfied</td> <td><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></td> </tr> </table>	Date registered	Amount	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	Satisfied Yes <input type="checkbox"/> No <input type="checkbox"/>		Date Satisfied	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Date registered</td> <td style="width: 70%;">Amount</td> </tr> <tr> <td><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td>Satisfied Yes <input type="checkbox"/> No <input type="checkbox"/></td> <td></td> </tr> <tr> <td>Date Satisfied</td> <td><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></td> </tr> </table>	Date registered	Amount	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	Satisfied Yes <input type="checkbox"/> No <input type="checkbox"/>		Date Satisfied	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date registered	Amount																	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>																	
Satisfied Yes <input type="checkbox"/> No <input type="checkbox"/>																		
Date Satisfied	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>																	
Date registered	Amount																	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>																	
Satisfied Yes <input type="checkbox"/> No <input type="checkbox"/>																		
Date Satisfied	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>																	
Have you ever been in arrears with your mortgage/rent/ credit card payment?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>																

If **Yes** to any of the above, please supply full details on the **Additional Information** page.

**Personal Details (cont'd)**

**First Applicant**

**Second Applicant**

Have you ever had a County Court Judgement?

Yes  No

Yes  No

If Yes:

Date registered   Amount

Satisfied Yes  No

Date Satisfied

Date registered   Amount

Satisfied Yes   No

Date Satisfied

Have you ever been subject to an individual Voluntary Arrangement?

Yes  No

Yes  No

If Yes:

Date of IVA

Satisfied Yes  No

Date Satisfied

Date of IVA

Satisfied Yes   No

Date Satisfied

Have you ever been made Bankrupt?

Yes  No

Yes  No

If Yes:

Date of bankruptcy order

Date bankruptcy discharged

Date of bankruptcy order

Date bankruptcy discharged

Have you ever had a property repossessed, either as result of a Voluntary Arrangement or by court action?

Yes  No

Yes  No

If Yes:

Date of repossession

Date of repossession

Have you ever been cautioned, convicted or have a prosecution pending for any offence other than driving?

Yes  No

Yes  No

If Yes: Type of conviction

Relevant Sentence

Type of conviction

Relevant Sentence

Have you or any person who will reside in the property to be mortgaged, received a formal police caution in the last 5 years, ever been convicted of, or have any prosecution pending for any offence other than for parking or speeding, excluding any which are spent under the Rehabilitation of Offenders Act 1974?

Yes  No

Yes  No

If Yes to any of the above, please supply full details on the **Additional Information** page.

**Requested Loan**

Loan purpose

Residential Purchase  Residential Remortgage  Further Advance  First-time buyer  DBS subsequent buyer  Right to buy  Shared Ownership   
 Equity Share  Homebuy  Ex Pat Residential  Ex Pat BTL  LTD Co BTL  BTL Purchase  BTL Remortgage  Self Build

Loan amount

£

Term

Is the loan regulated

Yes  No

Repayment type

Capital & Interest  Interest only  Part & Part

Estimated value/purchase price

£

If Part & Part

Portion on Interest Only  Portion on Capital & Interest

Please be aware YOU MUST have suitable arrangements in place to repay any part of the loan not on a repayment basis.

If all or part of the loan is to be paid on an interest only basis, please confirm how you intend to repay the capital element of the mortgage on the **Additional Information** page.

**Property Details**

**First Applicant**

**Second Applicant**

If property is being remortgaged, what are the funds being used for?

--

Current address:  
(If less than 3 years, please give all addresses during this period and length of time at each address on the Additional Information page). For ex pat applications, please provide your last known UK address on the Additional Information Page.

Post Code
Years                      Months

Post Code
Years                      Months

How long have you lived here?

Are you a first time buyer?

Yes  No

Yes  No

Residential Status

Owner  \*Tenant  \*Living with others

Owner  \*Tenant  \*Living with others

\*(please give details i.e. relationship/landlords and rental payment details on the Additional Information page)

Telephone number (inc. code)

Day
Evening

Day
Evening

Have you ever had a loan or mortgage application refused?

Yes  No

Yes  No

Have you applied to any other lender for a mortgage within the last 6 months?

Yes  No

Yes  No

Do you have any active applications for mortgages other than this one?

Yes  No

Yes  No

If **Yes** to any of the above, please supply full details here.

--

Occupation, Income & Expenditure	First Applicant	Second Applicant
----------------------------------	-----------------	------------------

What is your occupation?

If you are a sole trader, a partner in a firm or a company director with a 25% or more shareholding, please tick the box and provide details of income/net profit for the last 3 trading years on the **Additional Information Page**.

Is the applicant a high net worth individual? Yes  No

Is the applicant a mortgage professional? Yes  No

If Yes, provide information on the **Additional Information Page**.

What is your annual basic income? £

State any other income eg. bonus, overtime, benefits etc. £

Are you aware of any changes to your income? Yes\*  No

If Yes, provide information on the **Additional Information Page**.

Current Employer (If self-employed please detail your trading name and address)	<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td colspan="2">Name of Company</td></tr> <tr><td colspan="2">Address</td></tr> <tr><td colspan="2"> </td></tr> <tr><td colspan="2" style="text-align: center;">Postcode</td></tr> <tr><td>Tel:</td><td>Fax:</td></tr> </table>	Name of Company		Address				Postcode		Tel:	Fax:	<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td colspan="2">Name of Company</td></tr> <tr><td colspan="2">Address</td></tr> <tr><td colspan="2"> </td></tr> <tr><td colspan="2" style="text-align: center;">Postcode</td></tr> <tr><td>Tel:</td><td>Fax:</td></tr> </table>	Name of Company		Address				Postcode		Tel:	Fax:
Name of Company																						
Address																						
Postcode																						
Tel:	Fax:																					
Name of Company																						
Address																						
Postcode																						
Tel:	Fax:																					

How long have you been with your current employer/trading?  Yrs

(If less than 3 years, please provide previous employment history to cover last 3 years on additional information page).

Is your current employment permanent? Yes  No\*

\*If **No**, give details on the **Additional Information page**

Do you make any maintenance/child support payments to court or on a voluntary basis? Yes  No

If **Yes**, how much per month? £

Please state the number and age(s) of any dependents      Number  Age

Monthly amount for school/nursery/college/university fees	£
Monthly council tax payment	£
Monthly payment for any existing policies, including pensions	£
Monthly amount spent on food and drink	£
Monthly amount spent on travel/transport	£
Monthly amount spent on housing, fuel, power and communication	£
Other expenditure - please enter the monthly amount you spend on clothing, footwear, recreation and essential repairs	£
<b>Total declared expenditure</b>	<b>£</b>

**Please note: The Society's mortgage budget planner must also be completed.**

Outstanding Loans/Mortgages	First Applicant	Second Applicant
-----------------------------	-----------------	------------------

Do you have a **mortgage** or secured loan or any other loans outstanding eg. Bank/Car Loan, Hire Purchase, Credit Cards etc. Yes  No

If **Yes**, enter details below and indicate if the loan will be repaid on or before completion of your mortgage.

Lender (eg. Dudley Building Society)	Applicant 1st/2nd/Joint	Type of Loan (eg. Secured, Personal)	Account Number	Outstanding Term	Outstanding Balance	Monthly Payment	To be Repaid?
					£	£	
					£	£	
					£	£	
					£	£	

Buy To Let Portfolio
----------------------

Please give details of any buy to let mortgages that will remain upon completion of this mortgage.

Total Number of Properties	Estimated Value of Portfolio	Balance Outstanding	Monthly Mortgage Payment	Total Monthly Rental Income
	£	£	£	£

## Your Home and Mortgage Needs

Address of the property to be mortgaged


Mortgage Product  
Required

Source of deposit

Is the basis for paying this loan in a currency other than GBP?

Yes

No

If Yes, what currency?

At what age do you plan to retire?

FIRST APPLICANT

SECOND APPLICANT

House  
Bungalow  
Flat  
Maisonette

  
  
  

Detached  
Semi-Detached  
Mid Terraced  
End Terrace

  
  
  

Storeys in Block  
Purpose Built  
Floors  
Converted

  
  
  

Garage  
No. of Bedrooms  
No. of Rec. Rooms  
Year Built

  
  
  

Bathrooms  
Central Heating  
Approx Floor Area

  
  

Is the property subject to agricultural restrictions?

Yes

No

 

Does the property included more than ten acres of land?

Yes

No

Will the property be used wholly for residential purposes?

Yes

No

Was the property owned by the local authority?

Yes

No

Will the applicants be occupying the property within one month of the loan completing?

Yes

No

Is the property connected to or above a commercial property?

Yes

No

Will any of the property be used for business purposes?

Yes

No

Will this be the applicants main residence?

Yes

No

Is there a business, financial or family relationship between the applicant and the vendor?

Yes

No

Will the property be a second/holiday home?

Yes

No

**If No to any of the above, please answer the following questions on the Additional Information page.**

1. Which rooms will you reside in?

2. What will the other rooms be used for?

3. What commercial use if any will be made of the property?

4. What will the grounds be used for?

Is this a purchase or remortgage?

Purchase

Remortgage

Does the borrower intend to let the property to a family member now or at any time in the future, or to live in the property themselves at any point in the future?

Yes

No

If the property was inherited, or purchased, since the time of purchase has the property ever been occupied by the borrower or a related person?

Yes

No

Is vacant possession of the property being obtained on completion of the purchase and/or mortgage?

Yes

No

Do you intend to occupy the property immediately on completion?

Yes

No

Will any portion be sub-let? **If Yes, please give details in the Additional Information page.**

Yes

No

Is the property leasehold?

If leasehold, what is the unexpired term?

Yrs

Is there any Ground Rent/Service Charge per annum?

£

Will you be providing from your own savings all of the monies required in addition to this loan to enable you to purchase the property?

Yes

No

**If No, please give details on the Additional Information page.**

Will any additional borrowings be secured against the property by a second charge?

Yes

No

**If Yes, please give details on the Additional Information page.**



## Declaration

I (each of us if more than one is applying) agree that:-

### Use of information

- You will make searches about me at credit reference agencies who will supply you with credit information, for use in the assessment of credit products and other information as well as information from the Electoral Register, for the purpose of verifying my identity. The agencies will record details of the search type (credit or identification) and any previous and subsequent names, whether or not my application proceeds. I acknowledge that multiple credit searches may affect my ability to obtain credit elsewhere. You may use credit-scoring methods to assess my application and to verify my identity. Credit searches and other information, including any previous and subsequent names, which is provided to you and/or the credit reference agencies, about me and those with whom I am linked financially may be used by Dudley Building Society and other companies if credit decisions are made about me. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of my account.
- I/We understand that the Society may share the information provided in my application with fraud prevention agencies. Searches will be made for similar applications made by me/us to other organisations and if false or inaccurate information is provided and suspected fraud is identified, the Society will notify fraud prevention agencies to prevent fraud and money laundering.

Please telephone us on 01384 231 414 if you want details of the credit reference and fraud prevention agencies from whom we obtain and with whom we record information about you. You have a legal right to these details. If you want to receive further details explaining how the information held by fraud prevention agencies may be used, please contact us on the number above.

#### Joint Accounts

By making a joint application, I am creating a financial association with the other applicant, I am also confirming that I am entitled to:-

- Disclose information about the other applicant(s) and/or anyone else referred to by me.
  - Authorise you to search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me.
- #### Sole Accounts
- Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any "associated" records.

1st Applicant's signature \_\_\_\_\_ Date DD   MM   YYYY

2nd Applicant's signature \_\_\_\_\_ Date DD   MM   YYYY

### Intermediary

- Where a client is not present to sign the declaration, I confirm that the information on this form has been provided by the applicant(s) to me and I have made him/her aware to which lender the information will be passed. I also confirm that I have read him/her the full declaration detailing use of this information.

Signature of Intermediary recording information \_\_\_\_\_ Date DD   MM   YYYY

\_\_\_\_\_

Dudley Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 161294. You can check this number by visiting the FCA Website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768.

# Mortgage Budget Planner

Before you enter into any new mortgage commitment, you need to be sure that it is affordable on your own personal budget. Use this planner to work out what you can afford to pay each month.

## Income:

"Take Home" Monthly Pay - Applicant 1	£
"Take Home" Monthly Pay - Applicant 2	£
Other Monthly Income	£
<b>Total Monthly Income</b>	<b>£</b>

## Monthly Expenses:

Credit Card / Store Card Payments	£
Loan Repayments	£
Other Standings Orders & Direct Debits	£
Maintenance / CSA Payments	£
Shared Ownership / Equity Rent (For New Property)	£
Cost of Repayment Strategy (If Applicable)	£
Utilities (Gas / Water / Electric)	£
Telephone	£
Council Tax	£
Buildings and Contents Insurance Premiums (For New Property)	£
Nursery / School / University Fees	£
Housekeeping (Food etc.)	£
Alcohol / Cigarettes	£
Clothing / Footwear	£
Car Tax / MOT / Insurance / Petrol / Travel	£
Life Assurance	£
Regular Savings and Pensions*	£
Recreation (Entertainment & Holidays)	£
Any Other Expenses	£
<b>Total Monthly Expenses</b>	<b>£</b>

<b>Spare Income Each Month</b>	<b>£</b>
--------------------------------	----------

Application:	
--------------	--

Name(s):	
----------	--

Signed:	
---------	--

\*Please notify us if any of these savings are directly linked to the application and will cease on mortgage completion.