

# BUY TO LET DECISION IN PRINCIPLE APPLICATION FORM

OFFICE USE ONLY

KFI number

## PERSONAL DETAILS – PLEASE COMPLETE FOR ALL APPLICANTS

### Applicant 1

Title	<input type="text"/>
Forename(s)	<input type="text"/>
Surname	<input type="text"/>
Previous surname	<input type="text"/>
Date of birth	<input type="text"/>
Marital status	<input type="text"/>
Current address	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>
How long have you lived at this address?	Years <input type="text"/> Months <input type="text"/>
Is this property owned or mortgaged by you?	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Applicant 2

Title	<input type="text"/>
Forename(s)	<input type="text"/>
Surname	<input type="text"/>
Previous surname	<input type="text"/>
Date of birth	<input type="text"/>
Marital status	<input type="text"/>
Current address	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>
How long have you lived at this address?	Years <input type="text"/> Months <input type="text"/>
Is this property owned or mortgaged by you?	Yes <input type="checkbox"/> No <input type="checkbox"/>

## PREVIOUS ADDRESS DETAILS – ONLY COMPLETE IF AT CURRENT ADDRESS FOR LESS THAN 3 YEARS

Previous address	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>

Previous address	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>

## EMPLOYMENT AND INCOME DETAILS

Occupation	<input type="text"/>
Is the employment contract:	
Permanent	<input type="checkbox"/>
Fixed term	<input type="checkbox"/>
Part time	<input type="checkbox"/>
Length of service	Years <input type="text"/> Months <input type="text"/>
Basic salary	£ <input type="text"/>
Guaranteed bonus/overtime	£ <input type="text"/>
Regular bonus/overtime	£ <input type="text"/>

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## PROPERTY AND MORTGAGE DETAILS

Product applied for	<input type="text"/>	Product code	<input type="text"/>
Loan purpose	Purchase <input type="checkbox"/> Remortgage <input type="checkbox"/>		
First time landlord	Yes <input type="checkbox"/> No <input type="checkbox"/>		
A first time landlord is defined as any landlord that has not held a property on a BTL basis during the previous 12 months.			
Purchase price or estimated current value	£ <input type="text"/>		
Amount you wish to borrow	£ <input type="text"/>		
Over how many years?	<input type="text"/>		
Where is the deposit coming from to fund the purchase?	<input type="text"/>		
We require all properties to be let on an Assured Shorthold Tenancy basis. A copy of the tenancy agreement is required with the application.			
Please confirm the length of tenancy agreement	<input type="text"/> Months		
Do you intend to let the property to a family member?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Was the property inherited?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Has the property ever been occupied by the applicant?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Estimated gross monthly rental income (based on unfurnished)	£ <input type="text"/>		
If remortgage, what is the existing gross monthly rental income	£ <input type="text"/>		

## ADVISER DETAILS

FCA/PRA firm ref. no.

Adviser name

Company name

Appointed representative of

Company address

  
  

Address

  
  

Postcode

Postcode

Telephone number

Principal FCA/PRA firm ref. no.

Fax number

OFFICE USE ONLY

FCA website checked

Email address

## 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.

## BROKER / 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

## CONTACT DETAILS

Please forward completed application forms to:

Richard Groom, Head of Mortgage Sales (Intermediary & Direct)  
Tipton & Coseley Building Society  
70 Owen Street, Tipton, West Midlands, DY4 8HG

Direct line: 0121 521 4028

Mobile: 07768 174421

Direct fax: 0121 520 9617

Email: richard.groom@thetipton.co.uk

Website: www.thetipton.co.uk/home/intermediaries

**ISSUING OF A DECISION IN PRINCIPLE DOES NOT GUARANTEE AVAILABILITY OF MORTGAGE FINANCE.**

**IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND/OR YOUR RENTAL PROPERTY MAY BE REPOSSESSED.**