

Client Name :

Case Ref :

Date Received :

Mortgage Type :

Residential & Buy to Let Mortgage DIP Form

Contact Complete FS on :

t : 023 8045 6999

e : enquiries@complete-fs.co.uk

w : www.complete-fs.co.uk

Advising Intermediary Details

Registered Firm Name:	Office Telephone:
Trading Name (if applicable):	Mobile Number:
Advising Broker Name:	Email :
Address:	Postcode:
FCA Status (directly authorised/appointed representative):	Firm FCA No:
Network/Principal Name (if appointed representative):	Network FCA No:

If you are charging the applicant a fee, please provide the details below:

Broker Fee Amount: £	When is this fee payable (on app/offer/completion):
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Mortgage and Loan Details

Application Type:	Mortgage Type:
Loan Amount: £	Repayment Method:
Purchase Price: £	Estimated Valuation: £
Term (years):	LTV (%):
Deposit Amount: £	Deposit Source:
If this application is for a remortgage please complete this section:	
Date of original purchase:	Original Purchase Price:
Original Amount Borrowed:	Current Balance Outstanding:

Details and purpose of any capital being raised::

Ltd. Company Details

If this application is for a BTL being made in a Ltd Company name, please complete this section:

Registered Company Name:	
Registered Company Address:	Postcode:
Company Registration Number:	SIC Code:

Applicant(s) Details

1st Applicant

Title:	
Forename:	
Middle Name(s):	
Surname:	
Previous Name(s):	
Marital Status:	
Date of Birth:	Nationality:
National Insurance Number:	
Email Address:	
Home Tel:	Mobile Tel:
Retirement Age:	No. of Dependants:
Dep. 1 DOB:	Dep. 2 DOB:
Dep. 3 DOB:	Dep. 4 DOB:
Dep. 5 DOB:	Dep. 6 DOB:

2nd Applicant

Title:	
Forename:	
Middle Name(s):	
Surname:	
Previous Name(s):	
Marital Status:	
Date of Birth:	Nationality:
National Insurance Number:	
Email Address:	
Home Tel:	Mobile Tel:
Retirement Age:	No. of Dependants:
Dep. 1 DOB:	Dep. 2 DOB:
Dep. 3 DOB:	Dep. 4 DOB:
Dep. 5 DOB:	Dep. 6 DOB:

Address History

1st Applicant

Current Address:
Postcode:
Date moved to this address:
Residential Status:
Monthly Mortgage/Rent Payment: £
Outstanding Mortgage Balance: £
Estimated Value of Property: £
Lender/Landlord Name: £

2nd Applicant

Current Address:
Postcode:
Date moved to this address:
Residential Status:
Monthly Mortgage/Rent Payment: £
Outstanding Mortgage Balance: £
Estimated Value of Property: £
Lender/Landlord Name: £

If the applicant(s) have resided at their current address less than 3 years, please provide 3 years continuous address history:

Previous Address:
Postcode:
Date moved to this address:
Residential Status:
Previous Address:
Postcode:
Date moved to this address:
Residential Status:

Previous Address:
Postcode:
Date moved to this address:
Residential Status:
Previous Address:
Postcode:
Date moved to this address:
Residential Status:

Employment Details

1st Applicant

Occupation:

Occupation:

If the applicant(s) are employed on a PAYE basis, please complete this section

Employment Status:
Employment Type:
Employer:
Employment Commenced:
In a Probationary Period:

Employment Status:
Employment Type:
Employer:
Employment Commenced:
In a Probationary Period:

If the applicant(s) are self-employed either as Sole Trader, Partnership, LLP or Ltd Company please complete this section

Employment Status:
Employment Type:
Business Name:
Years Self-Employed:
Percentage of Shares:
Accountant Name:
Accountant Qualifications:

Employment Status:
Employment Type:
Business Name:
Years Self-Employed:
Percentage of Shares:
Accountant Name:
Accountant Qualifications:

■ Employment Details Continued

If the applicant(s) have been in their current employment less than 12 months please complete this section

Employment Status:	Employment Status:
Employment Type:	Employment Type:
Business/Employer Name:	Business/Employer Name:
Occupation:	Occupation:
Start Date:	Start Date:
End Date:	End Date:

■ Earned Income Details

1st Applicant

2nd Applicant

If the applicant(s) are employed on a PAYE basis, please complete this section

Basic: £	Basic: £
Bonus: £	Bonus: £
Overtime: £	Overtime: £
Allowance: £	Allowance: £

If the applicant(s) are self-employed either as Sole Trader, Partnership, LLP or Ltd Company please complete this section

Year 1:	Year 1 Net Profit: £	Year 1:	Year 1 Net Profit: £
Year 2:	Year 2 Net Profit: £	Year 2:	Year 2 Net Profit: £
Year 3:	Year 3 Net Profit: £	Year 3:	Year 3 Net Profit: £
Salary: £		Salary: £	
Dividends: £		Dividends: £	

■ Other Income Details

If the applicant(s) receive any other form of income not provided above, please complete this section (give all figures as annual amount)

Mortgage Subsidy: £	Mortgage Subsidy: £
State Pension: £	State Pension: £
Private Pension(s): £	Private Pension(s): £
Second Job(s): £	Second Job(s): £
Maintenance Payments: £	Maintenance Payments: £
Investment Income: £	Investment Income: £
Net Rental Income: £	Net Rental Income: £
Working Tax Credits: £	Working Tax Credits: £
Child Tax Credits: £	Child Tax Credits: £
Child Benefit: £	Child Benefit: £
Disability Related Benefits: £	Disability Related Benefits: £
Other: £	Other: £
Please provide details of the source of any "other" income:	Please provide details of the source of any "other" income:

Adverse Credit

1st Applicant

Type of Adverse

£ Amount

Date Registered

Reason for Adverse

Satisfied

Date Satisfied

2nd Applicant

Type of Adverse

£ Amount

Date Registered

Reason for Adverse

Satisfied

Date Satisfied

Type of Adverse

£ Amount

Date Registered

Reason for Adverse

Satisfied

Date Satisfied

Type of Adverse

£ Amount

Date Registered

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Date Satisfied

Type of Adverse

£ Amount

Date Registered

Reason for Adverse

Satisfied

Date Satisfied

Type of Adverse

£ Amount

Date Registered

Reason for Adverse

Satisfied

Date Satisfied

Ple

[illegible]

Existing Property Portfolio

Please provide details of all existing properties owned by the applicant(s) [excluding the applicants main residence], including: BTL Residential and Commercial investment properties, Holidays Homes, Second Homes and if appropriate the security property if it already owned and is to be re-mortgaged from this application.
If 'none' please tick here ☐ Please tick, delete or circle where applicable:

Applicant	Type: Residential/Commercial Investment, Second Home, Holiday Home	Lender	Property Valuation	Outstanding Balance	Monthly Payment	Monthly Rental	To be redeemed?
App 1							
			£	£	£	£	
			£	£	£	£	
			£	£	£	£	
			£	£	£	£	
			£	£	£	£	
			£	£	£	£	
			£	£	£	£	
		Total:	£ 0	£ 0	£ 0	£ 0	
App 2							
			£	£	£	£	
			£	£	£	£	
			£	£	£	£	
			£	£	£	£	
			£	£	£	£	
			£	£	£	£	
			£	£	£	£	
		Total:	£ 0	£ 0	£ 0	£ 0	

Details of property to be mortgaged

Address:		
Postcode:	Number of Bedrooms:	Year of Build:
Property Type:	Property Style:	Construction Type:
Tenure:	If leasehold, years remaining on lease:	
Is the property a new build:	Is the property ex-local authority:	Is there an annexe within the property:
Is the property above/adjacent to a commercial premises:		If yes what is the commercial premise:

If the property is a flat, please complete this section:

How many storeys are there in the block:	How many units are there in the block:	Which floor is the flat on:
Does the building have a lift:	Does the block have balcony access:	

If this application is for a BTL, please complete this section

Are you a first-time landlord? Yes ☐ No ☐

What is the current/expected monthly rental income: £	Will the rental income be paid in pound sterling:
Will the property be let to a family member:	If yes, relation of family member to the applicant:
Do all of the applicants currently own Buy to Lets:	Did the applicants inherit the property:
Have any of the applicants or any "immediate family member" ever occupied or intend to occupy the property:	

If yes, please provide details:

Additional information

DISCLOSURE:

I confirm permission has been obtained from my client/s, for Complete FS Ltd to arrange for a credit assessment to be carried out on my client/s and/or ask a lender/lenders to do so. The client/s have been made aware that the files of license Credit Reference Agencies may be searched and they they will keep a record of the search. In the case of joint applications and those involving guarantors, the relevant parties have been advised of any implications/effects on their own records. I can con confirm I have interviewed the client/s in accordance with an approved and compliant process, duly fulfilling my regulatory and legal obligations. I am duly qualified and hold permissions to provide advice/recommendation and in turn appropriately registered/authorised under the Financial Conduct Authority.

Where the client/s is/are not present: I confirm that I am acting as an agent for the absent applicant/s*. In doing so I confirm that I have the authority to consent to a credit search being carried out on the absent applicant/s.

All information within this Enquiry/Decision In Principle request, is provided to Complete FS Ltd with the permission of the client/s. I declare all detail provided are accurate and have been checked as far as possible. I/We will provide Complete FS Ltd will be made aware of any additional material information that could affect this Decision In Principle as soon as possible. (NOTE - subsequent documentary confirmation/evidence may be required by the Lender/s).

I understand that Complete FS Ltd can only process, provide and source potential outcome/s based on and using the details I have provided. I declare I am aware the information I have provided will/may be used in the completion/pre-population of any Decision In Principle/submission/application form which may be subsequently forwarded to the Lender, once indicated by me. The client/s has been duly informed. I declare the client/s have given express permission for Complete FS Ltd to ask for and use their personal data for the purpose of any Decision In Principle and subsequent Mortgage Application.

Any resulting Key Facts Illustration (KFI/KFI4/ESIS) produced will be issued based on the information provided by me and any fees/figures provided will be accurate at the point/time of production. The fees and figures are produced using the relevant Lender/System. They will be illustrative and may be subject to change - depending on the final scenario and mortgage applied for,

NOTE - Complete FS Ltd cannot be held responsible for any undisclosed/inaccurate information that materialises and/or subsequently affect any Decision in Principle/approval.

ANY FEES WILL BE TAKEN IN ACCORDANCE WITH OUR FEE AGEEMENT AND ARE NON-REFUNDABLE.

THE CLIENT/S HAVE BEEN MADE AWARE OF ANY FEE OR PROCURATION FEE PAYABLE (AND TO WHOM).

Please be aware - Some Lenders can claw-back paid procuration fees - typically where a mortgage is redeemed within the first 12 months. Complete FS Ltd will make any payments in good faith. This declaration acts as your undertaking to return any paid share of a procuration fee to Complete FS Ltd where it is duly evidenced

DATE :

SIGNATURE :

Monthly Income		Debt & Credit Repayment	
Applicant 1 Net Monthly Income	£	Residential Mortgage/Rent Payment	£
Applicant 2 Net Monthly Income	£	Other Non Self-Funding Mortgages	£
Part Time Income	£	Shared Ownership Rental	£
Jobseeker's Allowance	£	Mortgage/Rent Arrears	£
Child Benefit	£	Gas Arrears	£
Child Tax Credits	£	Maintenance Arrears	£
Working Tax Credits	£	Council Tax Arrears	£
Maintenance Income	£	Court Fines	£
Pension Income	£	Defaults	£
Other Monthly Income	£	CCJS	£
Total Monthly Income	£	Debt Management Plans	£
		Total Monthly Debt Repayment	£

Monthly Living Expenses		Monthly Insurance Payments	
Gas	£	Car/Motor Insurance	£
Electricity	£	Health Insurance	£
Water	£	Dental Insurance	£
Phones/Mobiles	£	Critical Illness Cover	£
TV License	£	Life Assurance	£
Council Tax	£	Payment Protection Insurance	£
Ground Rent/Service Charge	£	Other Insurance(s)	£
Buildings & Contents Insurance	£		
Mortgage Payment Protection	£		
Endowment	£		
Childcare	£		
Maintenance/Alimony	£		
Food	£		
Car Maintenance/Fuel	£		
TV/Broadband Package(s)	£		
Hobbies/Recreation	£		
Clothing	£		
Medical Expenses	£		
Other Monthly Living Expenses	£		
Total Monthly Living Expenses	£		

Total Monthly Income	£
Total Debt Repayment	£
Total Living Expenses	£
Surplus Income	£