

Date: FCA No:
 Adviser's Name: Mobile:
 Company: Email:



PERSONAL INFORMATION

APPLICANT ONE

Title.....
 Forenames.....
 Surname.....
 Date of Birth.....
 Anticipated retirement age.....
 Nationality

Present Address:

How long has the applicant lived at this address?

 i) If less than 5 years, please provide previous addresses and dates of occupation

Previous Address:

Dates of occupation
 If more than one previous address, please provide additional information in the 'other material information' section at the end

Does the applicant have permanent rights to reside in the UK? Yes No

Has the applicant any history of insolvency/bankruptcy, or arrears on any mortgages or credit commitments, or ever voluntarily surrendered possession to, or had a mortgage repossessed by a mortgage lender? Yes No

Details.....

APPLICANT TWO

Title.....
 Forenames.....
 Surname.....
 Date of Birth.....
 Anticipated retirement age.....
 Nationality

Present Address: Same as applicant 1

How long has the applicant lived at this address?

 i) If less than 5 years, please provide previous addresses and dates of occupation

Previous Address: Same as applicant 1

Dates of occupation
 If more than one previous address, please provide additional information in the 'other material information' section at the end

Does the applicant have permanent rights to reside in the UK? Yes No

Has the applicant any history of insolvency/bankruptcy, or arrears on any mortgages or credit commitments, or ever voluntarily surrendered possession to, or had a mortgage repossessed by a mortgage lender? Yes No

Details.....

FINANCIAL COMMITMENTS

APPLICANT ONE

Total balances for credit card, store cards and overdraft
 Total monthly payments for hire purchases, loans, etc.
 Total balances for hire purchases, loans, etc

APPLICANT TWO

Total balances for credit card, store cards and overdraft
 Total monthly payments for hire purchases, loans, etc.
 Total balances for hire purchases, loans, etc

EMPLOYED APPLICANTS – if no, move to next section

APPLICANT ONE

APPLICANT TWO

Does any income come from employment (excluding any directorships)?

Yes No

Yes No

Name of employer
 Gross annual salary
 Overtime/bonus
 Monthly net pay
 How long has the applicant been in their current employment?
 Is the position permanent?
 ii) If not, provide details

Name of employer
 Gross annual salary
 Overtime/bonus
 Monthly net pay
 How long has the applicant been in their current employment?
 Is the position permanent?
 i) If not, provide details

SELF-EMPLOYED APPLICANTS – if no, move to next section

APPLICANT ONE

APPLICANT TWO

Does any income come from self-employment or as a director of a limited company?

Yes No

Yes No

How long has the applicant owned the business?

How long has the applicant owned the business?

Please state the taxable income from the business for the last 3 years

To 5 th April	
£	20
£	20
£	20

Please state the taxable income from the business for the last 3 years

To 5 th April	
£	20
£	20
£	20

Does the applicant have a qualified accountant and can they provide 2 years tax assessments and tax year overviews? Yes No

Does the applicant have a qualified accountant and can they provide 2 years tax assessments and tax year overviews? Yes No

OTHER INCOME – if no, move to next section

APPLICANT ONE

APPLICANT TWO

Does the applicant currently have any other forms of income? *i.e net profit from land and property or pension income* Yes No

Does the applicant currently have any other forms of income? *i.e net profit from land and property or pension income* Yes No

If yes, please give details

If yes, please give details

DETAILS OF LIMITED COMPANY IN WHOSE NAME THE BTL PROPERTY WILL BE OWNED

Full name of limited company
 Is it an SPV or a trading company?
 SIC Code
 Registered number
 Registered office
 Principal business address
 Names of individuals who own or control over 25% of its shares or voting rights
 Names of any individuals who otherwise exercise control over the management of the company
 Names of all directors and senior persons responsible for its operations

PROPERTY DETAILS

Property to be mortgaged address:

.....
.....
.....
.....
.....

Is the property freehold or leasehold?

Freehold Leasehold

If leasehold, must have at least 85 years remaining on the lease with 50 clear unencumbered years after the end of the mortgage

Type of property

- Detached house Semi-detached house Terraced house End of terrace house
 Purpose built flat Converted flat Maisonette Bungalow

If purpose built flat, converted flat or maisonette,

- i) How many floors in the block?
- ii) Which floor is the flat on?
- iii) How many flats in the block?
- iv) Is the flat situated above a commercial premises?
- v) Do/will the applicant own a share of the freehold?
- Management company details.....
.....

Is the property of standard construction, ie brick/stone and tile?

Yes No

Please note some non-standard forms of construction may not be acceptable for mortgage purpose. If in doubt, contact us to discuss.

If less than 10 years old, is the property NHBC registered?

Yes No

LOAN DETAILS

Purchase price/estimated value

Loan required

Source of deposit and costs of purchase

Rental income received

Product length

Product interest payable

Term of loan required

Yes No

Does the applicant want to add the fee, if applicable, to the mortgage loan?

Is the mortgage on capital repayment or interest only?

How much on capital repayment?

How much on interest only?

- i) There must be in place a capital repayment strategy that will provide sufficient funds that will fully repay the capital on the mortgage term.

What is the intended capital repayment strategy, if not the sale of the mortgaged property?

.....
.....

RESIDENTIAL DETAILS

Mortgage balance

Property value

Mortgage monthly payment

Mortgage balance Same as applicant 1

Property value

Mortgage monthly payment

DECLARATIONS

In applying to Hinckley & Rugby Building Society ("the Society") for an indication of its likely willingness to provide mortgage finance and likely lending terms available (a "Decision in Principle"), I acknowledge that I have made my client(s) aware of the following:

The Society will carry out credit searches using a 'soft' footprint with one or more Credit Reference Agencies who will supply it with credit information and information from the Electoral Register. The agencies will record details of the search whether or not a full mortgage application is submitted. Acknowledge

If the application is joint, the Credit Reference Agencies will make an association linking the financial records of all the applicants, including previous and subsequent names of parties to the account. If any linked applicant applies for access to information held at Credit Reference Agencies, each applicant will receive information relating to themselves only and the name(s) of any associate. The financial linkage will continue until one party successfully files a notice of disassociation with the Credit Reference Agency. Acknowledge

They have the right of access to their personal records held by credit and fraud agencies, and can contact the Society to request details of which agencies from whom we obtain and to whom we will pass, information. Acknowledge

The Society will treat their application in a confidential manner and in accordance with the Data Protection Act 1998, insofar as this does not conflict with its legal, statutory and regulatory obligations. Acknowledge

Any actions by the Society in considering this Decision in Principle enquiry (including performing searches with Credit Reference Agencies, considering the information provided on this form or gaining information from you, the mortgage intermediary, does not constitute a formal mortgage application/offer for mortgage finance.) Acknowledge

Any indicative response by the Society does not constitute the guarantee of a mortgage offer and, to proceed further, a fully completed and packaged mortgage application will need to be formally submitted. Acknowledge

Adviser Signature

Print name

Date