

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 <sup>th</sup> April	
£	20
£	20
£	20

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

To 5 <sup>th</sup> 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 .....

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## PROPERTY DETAILS

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Property to be mortgaged address:

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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

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## LOAN DETAILS

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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?

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.....

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## RESIDENTIAL DETAILS

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Mortgage balance .....

Property value .....

Mortgage monthly payment .....

Mortgage balance ..... Same as applicant 1

Property value .....

Mortgage monthly payment .....



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## DECLARATIONS

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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 .....