**Family Building Society**

**Decision in Principle Form – BTL**

**Packager – 3mc**

**Date -**

**Broker Firm –**

**Broker Name –**

**Broker Postcode –**

**Case Reference No -**

**Please note all FBS decision in principles will not have a credit reference search carried out until full application – should you have any concerns about the customer credit history please obtain an Equifax Credit Search.**



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| --- | --- | --- |
|  | **App 1** | **App 2** |
| **Purchase or Remortgage?** |  |  |
| **Loan amount needed?** |  |  |
| **If RM, any additional? If so, how much and purpose?** |  |  |
| **Repayment or Interest only?** |  |  |
| **Term Required?** |  |  |
| **Property value?** |  |  |
| **Monthly rental income?** |  |  |
| **Do the applicants have any adverse/CCJs/Defaults?** |  |  |
| **Age** |  |  |
| **Will it be rented to a family or professionals?** |  |  |
| **Is it expat? If yes, which country do they live in?** |  |  |
| **Will it be a standard AST – 1 year or less?** |  |  |
| **Do the applicants have an existing mortgage in the UK** |  |  |
| **Annual income? / do they have enough income to cover 3 months rental voids?** |  |  |
| **If a flat, is it ex council or new build?** |  |  |
| **Is the applicant a homeowner?** |  |  |