**Family Building Society**

**Decision in Principle Form**

**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.**



|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **App 1** | **App 2** | **App3**  | **App 4** |
| **Purchase or Remortgage?** |  |  |  |  |
| **Loan amount needed?** |  |  |  |  |
| **If RM, any additional? If so, how much and purpose?** |  |  |  |  |
| **Repayment or Interest only?** |  |  |  |  |
| **Property value?** |  |  |  |  |
| **Term Required?** |  |  |  |  |
| **Do the applicants have any adverse/CCJs/Defaults?** |  |  |  |  |
| **Age** |  |  |  |  |
| **Will they be living in the security?** |  |  |  |  |
| **Council tax**  |  |  |  |  |
| **Any other adult occupiers (if yes, are they dependant?)** |  |  |  |  |
| **Any dependants** |  |  |  |  |
| **Monthly loan repayments/ HP** |  |  |  |  |
| **Credit card balances** |  |  |  |  |
| **Life insurance premiums** |  |  |  |  |
| **Childcare/school fees** |  |  |  |  |
| **Maintenance** |  |  |  |  |
| **Monthly overdraft fees** |  |  |  |  |
| **Other financial commitments that cannot be cancelled?** |  |  |  |  |
| **Gross annual income – £ and source** |  |  |  |  |

**If JMSO/2nd home**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
| **Current mortgage balance and mortgage payment on parents residential/other residential** |  |  |  |  |
| **Annual council tax on 2nd home/parents residential** |  |  |  |  |
| **Any dependant (adult or children) in addition to those above?** |  |  |  |  |