

Data capture form: Decision in Principle (DIP)

This form provides a record of the information being provided to Zephyr Homeloans as part of the DIP submitted on behalf of the borrowers referenced below.

Applicants name(s):

If more than two applicants are applying for the mortgage please complete the 'Additional Applicants' form and attach to this document.

1. _____ 2. _____
3. _____ 4. _____

I confirm that the property to be mortgaged meets Zephyr Homeloans property criteria and that the client meets Zephyr Homeloans lending criteria.

Signed _____ Date _____

1. Loan Details

Mortgage type

Capital & Interest	<input type="checkbox"/>	Interest Only	<input type="checkbox"/>	Part Repayment & Part Interest Only	<input type="checkbox"/>
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If part repayment and part interest only option, please indicate what the loan split will be:

Capital & interest amount	£	Interest Only amount	£
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Mortgage purpose	Purchase	<input type="checkbox"/>	Re-mortgage	<input type="checkbox"/>
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Property purchase price / estimated property value	£
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Requested mortgage amount	£
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Mortgage term	Years	<input type="checkbox"/>	Months	<input type="checkbox"/>
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First time landlord	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Estimated monthly rental income	£
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Source of deposit details (if a purchase)

Main source of deposit	<input type="checkbox"/>	Deposit amount	£
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Additional sources of deposit

Source of deposit (1)	<input type="checkbox"/>	Deposit amount	£
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Source of deposit (2)	<input type="checkbox"/>	Deposit amount	£
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Source of deposit (3)	<input type="checkbox"/>	Deposit amount	£
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Loan allocation (if a remortgage)

Allocation (1)		Allocation amount	£
Allocation (2)		Allocation amount	£
Allocation (3)		Allocation amount	£
Allocation (4)		Allocation amount	£

2. Security Property Details

Security property address

Flat number (if applicable)		Building name/number (if applicable)	
Address		Postcode	

Property description (e.g. house, HMO, Multi Unit Freehold)	
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Property type (e.g. detached, terrace)	
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Was the property built in the last 12 months?	Yes		No	
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Year of construction	
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Name of building warranty certificate (if applicable)	
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Number of floors in building (if Flat)		What floor is flat on? (1 = ground floor)	
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Is the property above or connected to commercial premises?	Yes		No	
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Number of bedrooms		Number of kitchens		Number of bathrooms	
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Purchased directly from Local Authority, in the last 5 years	Yes		No	
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If Yes, which year was the purchase made	/ /
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Will the property be occupied by the borrower or a related person?	Yes		No	
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Tenure (Freehold or Leasehold)	
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Ground rent (per year)	£	Service charge (per year)	£
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Do you or any family member (either individually or via a Ltd Company) own all or part of the freehold of the building?	Yes		No	
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If you have answered yes to this question please complete the box below to advise us what this interest is.

Please note Zephyr do not normally lend where there is a close connection between freeholder and leaseholder, if you have answered yes to this question we recommend you contact your packager/ BDM who will liaise with Zephyr to confirm whether we will consider your application.

3. Applicant Details

	Applicant 1				Applicant 2							
Title												
First name(s)												
Middle name(s)												
Surname												
Date of birth	/		/		/		/					
Estimated retirement age												
Nationality												
Current residential status												
Country of birth												
Is the applicant a British citizen?	Yes		No		Yes		No					
Do they have the right to reside in the UK?	Yes		No		Yes		No					
How long has the applicant been a UK resident?	Years		Months		From birth		Years		Months		From birth	

Current address

Flat number (if applicable)								
Building name/number (if applicable)								
Address								
Postcode								
Time at current address from:	/		/		/		/	

3a. Applicant Previous Address History (3 years of address history required)

Previous address history (1)	Applicant 1				Applicant 2							
Flat number (if applicable)												
Building name/number (if applicable)												
Address												
Postcode												
Time at previous address	From:	/	/	to:	/	/	From:	/	/	to:	/	/

Previous address history (2)

Flat number (if applicable)												
Building name/number (if applicable)												
Address												
Postcode												
Time at previous address	From:	/	/	to:	/	/	From:	/	/	to:	/	/

Previous address history (3)

Flat number (if applicable)												
Building name/number (if applicable)												
Address												
Postcode												
Time at previous address	From:	/	/	to:	/	/	From:	/	/	to:	/	/

If self-employed please move to section 4a.

4. Applicant Employment & Income Details

	Applicant 1				Applicant 2			
Job title								
Start date of this employment?	/ /				/ /			
Is this employment permanent?	Yes		No		Yes		No	
Is this employment full time?	Yes		No		Yes		No	
If fixed term contract, end date of contract	/ /				/ /			
Gross basic annual income	£				£			
Annual overtime	£				£			
Annual commission	£				£			
Annual bonus	£				£			
Annual allowance	£				£			
How is applicant/Limited Company director paid?								

4a. Applicant Self Employment & Income Details

	Applicant 1				Applicant 2					
Job title										
Date firm started trading	/ /				/ /					
Income	£	Year ending	/ /	Projection?	Y/N	£	Year ending	/ /	Projection?	Y/N
	£	Year ending	/ /			£	Year ending	/ /		
	£	Year ending	/ /			£	Year ending	/ /		

4b. Applicant Secondary Employment & Income Details

	Applicant 1				Applicant 2			
Job title								
Is this employment permanent?	Yes		No		Yes		No	
Is this employment full time?	Yes		No		Yes		No	
If fixed term contract, end date of contract	/ /				/ /			
Gross basic annual income	£				£			
Annual overtime	£				£			
Annual commission	£				£			
Annual bonus	£				£			
Annual allowance	£				£			

Please enter details of the buy to let portfolio below (if applicable).

5. Applicant Buy to Let Portfolio

	Applicant 1				Applicant 2			
Total number of buy to let properties owned?								
How long has the Limited Company owned buy to let property?								
What is the total estimated value of the applicant's portfolio?	£				£			
Total portfolio outstanding mortgage balance	£				£			
Total portfolio monthly mortgage payments	£				£			
Is the portfolio managed by an agent?	Yes		No		Yes		No	
Total monthly rental income:	£				£			

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