

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 it 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

Is this a Consumer Buy To Let?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
--------------------------------	-----	--------------------------	----	--------------------------

Mortgage type

Mortgage purpose	Purchase	<input type="checkbox"/>	Re-mortgage	<input type="checkbox"/>
------------------	----------	--------------------------	-------------	--------------------------

First time landlord	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
---------------------	-----	--------------------------	----	--------------------------

Property purchase price / estimated property value	£	<input type="text"/>
--	---	----------------------

Requested mortgage amount	£	<input type="text"/>
---------------------------	---	----------------------

Estimated monthly rental income	£	<input type="text"/>
---------------------------------	---	----------------------

Mortgage term	Years	<input type="text"/>	Months	<input type="text"/>
---------------	-------	----------------------	--------	----------------------

Capital & Interest	<input type="checkbox"/>	Interest Only	<input type="checkbox"/>	Part Repayment & Part Interest Only	<input type="checkbox"/>
--------------------	--------------------------	---------------	--------------------------	-------------------------------------	--------------------------

If part repayment and part interest only option, please indicate what the loan split will be:

Capital & interest amount	£	<input type="text"/>	Interest Only amount	£	<input type="text"/>
---------------------------	---	----------------------	----------------------	---	----------------------

Source of deposit details (if a purchase)

Main source of deposit	<input type="text"/>	Deposit amount	£	<input type="text"/>
------------------------	----------------------	----------------	---	----------------------

Additional sources of deposit

Source of deposit (1)	<input type="text"/>	Deposit amount	£	<input type="text"/>
-----------------------	----------------------	----------------	---	----------------------

Source of deposit (2)	<input type="text"/>	Deposit amount	£	<input type="text"/>
-----------------------	----------------------	----------------	---	----------------------

Source of deposit (3)	<input type="text"/>	Deposit amount	£	<input type="text"/>
-----------------------	----------------------	----------------	---	----------------------

Loan allocation (if a remortgage)

Is the applicant requesting borrowing in addition to the existing mortgage?	Yes		No				
Purpose for additional borrowing:	Property improvement			Additional property purchase		Other	
Amount:	£						

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

2. Intermediary fee details

Are any intermediary fees to be charged to the customer?	Yes		No	
	Amount		Payable	Amount Refundable
Intermediary Advice Fee				
Intermediary Fee				
Intermediary Processing Fee				

3. Applicant Details

	Applicant 1					Applicant 2						
Title												
First name(s)												
Middle name(s)												
Surname												
Date of birth	/ /					/ /						
Estimated retirement age												
Nationality												
Permanent right to reside in the UK?	Yes		No		Yes		No					
Length of residency	Years		Months		From birth		Years		Months		From birth	
Will the applicant be in a low rate tax band?	Yes		No		Yes		No					
What is the applicants monthly verifiable income?	£					£						

Previous names

Has the applicant ever been known by any other names?	Yes		No		Yes		No	
Previous names								

Current address

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

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

Previous address history (3)	Applicant 1	Applicant 2
Flat number (if applicable)		
Building name/number (if applicable)		
Address		
Postcode		
Residential status		
Time at previous address	From: / / to: / /	From: / / to: / /

If self-employed please move to section 4a.

4. Applicant Employment Details

	Applicant 1				Applicant 2			
Is this employment permanent?	Yes		No		Yes		No	
Is this employment full time?	Yes		No		Yes		No	

Employed in this role since:	/ /				/ /			
How is applicant/Limited Company director paid?	Salaried		Invoice through own Company		Salaried		Invoice through own Company	
	Invoiced through other Company		Other		Invoiced through other Company		Other	
If fixed term contract, end date of contract	/ /				/ /			
Gross basic annual salary	£				£			
Overtime	£				£			
Commission	£				£			
Bonus	£				£			
Allowance	£				£			

4a. Applicant Self Employment Income Details

	Applicant 1				Applicant 2			
Job title								
Date firm started trading	/ /				/ /			
Sole trader	Yes		No		Yes		No	
Partnership	Yes		No		Yes		No	
Co Director	Yes		No		Yes		No	

Income

£	Year ending	/ /	Projection?	Y/N	£	Year ending	/ /	Projection?	Y/N
£	Year ending	/ /			£	Year ending	/ /		
£	Year ending	/ /			£	Year ending	/ /		
£	Year ending	/ /			£	Year ending	/ /		

4b. Other Current Employment

	Applicant 1				Applicant 2			
Does the applicant have any secondary employment?	Yes		No		Yes		No	
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	£				£			
Overtime	£				£			
Commission	£				£			
Bonus	£				£			
Allowance	£				£			

Other sources of income

Other sources of income?	Yes		No		Yes		No	
Pension	£				£			
Dividends	£				£			
Investment	£				£			
Property Rental Income	£				£			
Court Order payment	£				£			
Disability benefits	£				£			
Other	£				£			

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 mortgaged properties?								
Estimated value of the applicant's portfolio?	£				£			
Total outstanding Buy to Let mortgage balances?	£				£			
Total portfolio monthly rental income?	£				£			
Total portfolio monthly mortgage payments?	£				£			
Is the portfolio managed by an agent on the applicants behalf?	Yes		No		Yes		No	
Does the applicant have any existing Buy To Let with Zephyr Homeloans?	Yes		No		Yes		No	

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

6. Security Property Details

Security property address

Property jurisdiction England & Wales

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

Buy To Let Property Details

Property description	House		HMO		Multi Unit Freehold Flats		Flat above commercial premises	
	Flat		Bungalow		Maisonette			

Property type (e.g. detached, terrace, purpose built, or converted flat)			
Number of floors in building (if Flat)		What floor is flat on? (1 = ground floor)	
Was the property built in the last 12 months?	Yes		No
Year of construction			

Name of building warranty certificate (if applicable)			
Number of bedrooms		Number of kitchens	Number of bathrooms
Tenure (Freehold or Leasehold)			
Number of years remaining on lease:			
Ground rent (per year)	£	Ground rent (per year)	£
Is the property above or connected to commercial premises?	Yes		No
Purchased directly from Local Authority, in the last 5 years	Yes		No
If Yes, which year was the purchase made	/ /		
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

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.

7. Product Selection

What kind of product are you looking for?

Are you looking for products with no Early Repayment Charges?	Yes		No	
Are you looking for products that don't charge a product fee?	Yes		No	