

# Limited Company 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. Limited Companies

Limited Company Name	
Registered Number	
Trading Since	
SIC code	
Total Buy to Let Properties	
Limited Company Record	
Address Search	
UK Correspondence Address	

## 3. Security Property Details

### Security property address

#### Property jurisdiction England & Wales

Flat number (if applicable)		Building name/number (if applicable)	
Address		Postcode	
Property description (e.g. house, HMO, Multi Unit Freehold)			
Property type (e.g. detached, terrace)			
Was the property built in the last 12 months?	Yes		No
Year of construction			
Name of building warranty certificate (if applicable)			
Number of floors in building (if Flat)		What floor is flat on? (1 = ground floor)	
Is the property above or connected to commercial premises?	Yes		No
Number of bedrooms		Number of kitchens	Number of bathrooms
Purchased directly from Local Authority, in the last 5 years	Yes		No
If Yes, which year was the purchase made	/ /		
Will the property be occupied by the borrower or a related person?	Yes		No
Tenure (Freehold or Leasehold)			
Ground rent (per year)	£	Service charge (per year)	£
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.

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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.

#### 4. Limited Company Director or Limited Companies details

	Limited Company Director 1	Limited Company Director 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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do they have the right to reside in the UK?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
How long has the applicant been a UK resident?	Years <input type="text"/> Months <input type="text"/> From birth <input type="checkbox"/>	Years <input type="text"/> Months <input type="text"/> From birth <input type="checkbox"/>

#### Current address

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

#### 4a. Applicant Previous Address History (3 years of address history required)

Previous address history (1)	Limited Company Director 1	Limited Company Director 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 5a.*****5. Applicant Employment & Income Details**

	Limited Company Director 1	Limited Company Director 2
Job title		
Start date of this employment?	/ /	/ /
Is this employment permanent?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is this employment full time?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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?		

**5a. Applicant Self Employment & Income Details**

	Limited Company Director 1	Limited Company Director 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	/ /		

## 5b. Applicant Secondary Employment & Income Details

	Limited Company Director 1				Limited Company Director 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).

## 6. Applicant Buy to Let Portfolio

	Limited Company Director 1				Limited Company Director 2			
Does the applicant have any existing investment / buy to let properties?								
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	
Does the applicant have any existing buy to let properties with Zephyr Homeloans?	Yes		No		Yes		No	
Total monthly rental income:	£				£			

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