

DECISION IN PRINCIPLE FORM



Please print clearly using CAPITALS (Please answer ALL questions)

Intermediary to complete

Company Name Consultant
 FSA Number STD code Tel. No Fax No.
 Network/Mortgage Club/Company/Branch Agency/Principle that you wish this DIP to be processed under
 First-time buyer D.B.S. subsequent buyer Other subsequent buyer Right to buy Shared Ownership Equity Share Remortgage Further Advance
 HomeBuy

PERSONAL DETAILS

FIRST APPLICANT

SECOND APPLICANT

	Title	Surname	Title	Surname
First name(s)	<input type="text"/>		<input type="text"/>	
Any previous name(s)	<input type="text"/>		<input type="text"/>	
National Insurance Number	<input type="text"/>		<input type="text"/>	
Date of birth (dd/mm/yy)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Smoker Yes <input type="checkbox"/> No <input type="checkbox"/>		Smoker Yes <input type="checkbox"/> No <input type="checkbox"/>
Marital Status:	Married or Civil Partnership/Single/Divorced/ Separated/Co-Habiting (delete as appropriate)		Married or Civil Partnership/Single/Divorced/ Separated/Co-Habiting (delete as appropriate)	
Please state the number and age of any dependents	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Are you an existing customer of the Society?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been declared bankrupt or insolvent or is there any such action pending?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever entered into any arrangements with your creditors or are you party to a voluntary arrangement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you had a court order/decreed made against you for debt or is there any such action pending?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever had a property repossessed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you ever been in arrears with your mortgage/rent/credit card payments?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If Yes to any of the above, please supply full details of the **Additional Information page**.

PRESENT HOUSING

FIRST APPLICANT

SECOND APPLICANT

Current address: (If less than 3 years, please give all addresses during this period and length of time at each address on the Additional Information page).	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	<input type="text"/>		<input type="text"/>	
	Postcode <input type="text"/>		Postcode <input type="text"/>	
Are you a first time buyer?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Residential Status	Owner <input type="checkbox"/>	*Tenant <input type="checkbox"/>	*Living with others <input type="checkbox"/>	Owner <input type="checkbox"/>
				*Living with others <input type="checkbox"/>
	*(please give details i.e. relationship/landlords details on the Additional Information page)			
Telephone number (inc. code)	Day <input type="text"/>	Eve <input type="text"/>	Day <input type="text"/>	Eve <input type="text"/>
Have you applied to any other lender for a mortgage within the last 6 months?	Yes <input type="checkbox"/>	* No <input type="checkbox"/>	Yes <input type="checkbox"/>	* No <input type="checkbox"/>

* If Yes, please supply full details on the **Additional Information page**.

OCCUPATION, INCOME & EXPENDITURE

FIRST APPLICANT

SECOND APPLICANT

What is your occupation?	<input type="text"/>	<input type="text"/>
If you are a sole trader, a partner in a firm or a company director with a 20% or more shareholding, please tick the box and provide details of income/net profit for the last 3 trading years on the additional information page.	<input type="checkbox"/>	<input type="checkbox"/>
What is your annual basic income?	£ <input type="text"/>	£ <input type="text"/>
State any other income eg. bonus, overtime, benefits, etc.	£ <input type="text"/>	£ <input type="text"/>

Current Employer
(If self-employed enter your trading name and address)

Name of Company	
Address	
Postcode	
Tel:	Fax:

Name of Company	
Address	
Postcode	
Tel:	Fax:

How long have you been with your current employer/trading?
(If less than 3 years, please provide previous employment history to cover last 3 years on additional information page).

Yrs

Yrs

Is your current employment permanent?
* If **No**, give details on the **Additional Information page**

Yes No*

Yes No*

Do you make any maintenance/child support payments to court or on a voluntary basis?

Yes No

Yes No

If **Yes**, how much per month?

£

£

OUTSTANDING LOANS/MORTGAGES

FIRST APPLICANT

SECOND APPLICANT

Do you have a **mortgage** or secured loan or any other loans outstanding?
eg Bank/Car Loan, Hire Purchase, Credit Cards, etc.

Yes No

Yes No

If **Yes**, enter details below and indicate if the loan will be repaid on or before completion of your mortgage.

Lender (eg. Dudley Building Society)	Applicant 1 st /2 nd /Joint	Type of Loan (e.g. Secured, Personal)	Account Number	Outstanding Term	Outstanding Balance	Monthly Payment	To be repaid?
					£		
					£		
					£		
					£		

If **Yes**, enter details below and indicate if the loan will be repaid on or before completion of your mortgage.

Do you have an existing property to sell?

Yes No

If **Yes**, what will be the anticipated sale price?

£

YOUR HOME AND MORTGAGE NEEDS

Address of property to be mortgaged

Mortgage Product Required

PURCHASE PRICE/EST.VALUE

£

AMOUNT OF LOAN REQUIRED

£

TERM OF LOAN

Yrs

If the chosen mortgage term takes you over your intended retirement age or the normal retirement age of 65 please confirm how you intend to continue to meet the repayments after retirement on the Additional Information page.

House

Detached

Storeys in block

Garage

Bathrooms

Bungalow

Semi-Detached

Purpose built

No. of Bedrooms

Central Heating

Flat

Mid Terraced

Floors

No. of Rec. Rooms

Approx. Floor Area

Maisonette

End Terraced

Converted

Year built

Will you use the property solely for residential purposes?

Yes No

If **No**, answer the following questions on the Additional Information page.

- Which rooms will you reside in?
- What will the other rooms be used for?
- What commercial use if any will be made of the property?
- What will the grounds be used for?

Is vacant possession of the property being obtained on completion of the purchase and/or mortgage?

Yes No

Do you intend to occupy the property immediately on completion?

Yes No

Will any portion be sub-let? If **YES**, please give details on the Additional Information page.

Yes No

Is the property leasehold?

If leasehold, what is the unexpired term?

Yrs

Will you be providing from your own savings all of the monies required in addition to this loan to enable you to purchase the property?
If **No**, please give details on the Additional Information page.

Yes No

Will any additional borrowing be secured against the property by a second charge?
If **Yes**, please give details on the Additional Information page.

Yes No

METHOD OF PAYMENT – HOW WILL YOU REPAY YOUR LOAN?

Total Loan Amount

£

To be repaid as:

Repayment

£

Interest Only

£

Other

£

Please be aware YOU MUST have suitable arrangements in place to repay any part of the loan not on a repayment basis.

If all or part of the loan is to be paid on an interest only basis, please confirm how you intend to repay the capital element of the mortgage on the

DECLARATION

I (each of us if more than one is applying) agree that:-

Use of information

- You will make searches about me at credit reference agencies who will supply you with credit information, for use in the assessment of credit products and other information as well as information from the Electoral Register, for the purpose of verifying my identity. The agencies will record details of the search type (credit or identification) and any previous and subsequent names, whether or not my application proceeds. I acknowledge that multiple credit searches may affect my ability to obtain credit elsewhere. You may use credit-scoring methods to assess my application and to verify my identity. Credit searches and other information, including any previous and subsequent names, which is provided to you and/or the credit reference agencies, about me and those with whom I am linked financially may be used by Dudley Building Society and other companies if credit decisions are made about me. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of my account.
- Any information about me and my account can be shared within Dudley Building Society to prevent or detect fraud, or to assist in verifying my identity. You may also search the records of fraud prevention agencies who will supply you with information. You may pass information to financial and other organisations involved in fraud prevention to protect yourselves and your customers from theft and fraud. If I give you false or inaccurate information and you identify fraud, you will record this and pass it to fraud prevention agencies to prevent fraud and money laundering.
- **Joint Accounts**
By making a joint application, I am creating a financial association with the other applicant, I am also confirming that I am entitled to:-
 - Disclose information about the other applicant(s) and/or anyone else referred to by me.
 - Authorise you to search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me.
- **Sole Accounts**
Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any "associated" records.

1st applicant's signature _____ Date DD MM YYYY

2nd applicant's signature _____ Date DD MM YYYY

Intermediary

- Where a client is not present to sign the declaration, I confirm that the information on this form has been provided by the applicant(s) to me and I have made him/her aware to which lender the information will be passed. I also confirm that I have read him/her the full declaration detailing use of this information.

Signature of Intermediary recording information _____ Date DD MM YYYY

Dudley Building Society is authorised and regulated by the Financial Services Authority under registration number 161294. Credit Facilities other than regulated mortgages are not regulated by the Financial Services Authority. You can check this on the FSA's website, www.fsa.gov.uk, or by contacting the FSA on 0300 500 5000.

