

# LTD Company BTL Decision in Principle Form

Introducer Details			
Broker name:			
Network/Club:	Network		
If your Network or Club is not here, then please contact <a href="mailto:brokerteam@harpendenbs.co.uk">brokerteam@harpendenbs.co.uk</a>	Club		
Broker firm:			
Email address:			
Phone number:			
Have you spoken to a BDM?	<input type="checkbox"/> Yes <input type="checkbox"/> No	BDM name:	

Loan Details			
Loan amount:	£		
PP/Est. Val:	£	LTV	%
Source of deposit: (if applicable)			
Term:			
Income Rental Cover (ICR):	%		

Our ICR pass rate is 125%.

Our ICR Affordability can be found via our BTL Mortgages Criteria page on our website.

Please select: Categories: Policy → Subcategories → Affordability → Scroll to Standard BTL Affordability Assessment.

Repayment type:	<input type="checkbox"/> Interest only <input type="checkbox"/> Repayment <input type="checkbox"/> Part & Part (confirm split below)		
	Amount on Repayment: £	Amount on Interest Only: £	
Repayment strategy (IO/P&P):			

Applicant Details	
<b>Please complete the details for all the applicants that will be on the application</b> <b>Our Criteria: Limited companies must have one of the SIC Code's.</b>	
Limited Company:	
SIC Code:	<input type="checkbox"/> 68100 <input type="checkbox"/> 68201 <input type="checkbox"/> 68209 <input type="checkbox"/> 68320
Is the customer a first-time landlord/buyer?	<input type="checkbox"/> Yes <input type="checkbox"/> No (If first time landlord/buyer, then the minimum income will be £30,000)

## Director/Shareholder 1

Name:

Age:

Nationality:

☐ UK & Ireland

If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status

Please provide the details of the customers annual income within the last 18 months. If more than one source of Income, please breakdown in the Income box below. For our income criteria please visit our Residential Mortgages Criteria page on our website and select Income from the category dropdown.

Employment type:

Occupation:

Length of service:

Annual income:

£

To use 100% of additional employed income, 2 years evidence will be required.

£

Payslip deductions monthly amount (Employed only):

£

☐ N/A

Savings/Assets:

☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

## Director/Shareholder 2

Name:

Age:

Nationality:

☐ UK & Ireland

If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status

Please provide the details of the customers annual income within the last 18 months. If more than one source of Income, please breakdown in the Income box below. For our income criteria please visit our Residential Mortgages Criteria page on our website and select Income from the category dropdown.

Employment type:

Occupation:

Length of service:

Annual income:

£

To use 100% of additional employed income, 2 years evidence will be required.

£

Payslip deductions monthly amount (Employed only):

£

☐ N/A

Savings/Assets:

☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

### Director/Shareholder 3

Name:

Age:

Nationality:

☐ UK & Ireland

If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status

Please provide the details of the customers annual income within the last 18 months. If more than one source of Income, please breakdown in the Income box below. For our income criteria please visit our Residential Mortgages Criteria page on our website and select Income from the category dropdown.

Employment type:

Occupation:

Length of service:

Annual income:

£

To use 100% of additional employed income, 2 years evidence will be required.

£

Payslip deductions monthly amount (Employed only):

£

☐ N/A

Savings/Assets:

☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

### Director/Shareholder 4

Name:

Age:

Nationality:

☐ UK & Ireland

If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status

Please provide the details of the customers annual income within the last 18 months. If more than one source of Income, please breakdown in the Income box below. For our income criteria please visit our Residential Mortgages Criteria page on our website and select Income from the category dropdown.

Employment type:

Occupation:

Length of service:

Annual income:

£

To use 100% of additional employed income, 2 years evidence will be required.

£

Payslip deductions monthly amount (Employed only):

£

☐ N/A

Savings/Assets:

☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

Portfolio Details

Our Criteria: For our BTL property criteria click [here](#), category; property, select the appropriate sub category for the property/application.

Property Address	Purchase / Re-Mortgage	Property Value	Mortgage Balance	Gross Monthly Rental	Seasonal Rental Income:
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £
					M: £
					L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £
					M: £
					L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £
					M: £
					L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £
					M: £
					L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £
					M: £
					L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £
					M: £
					L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £
					M: £
					L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £
					M: £
					L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £
					M: £
					L: £
	<input type="checkbox"/> Purchase <input type="checkbox"/> Re-mortgage	£	£	£	H: £
					M: £
					L: £

### Credit History Details

**If any of the below questions are answered yes, please provide further details in the case summary box below.**

Has the customer ever been in arrears with their financial agreements in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the customer ever had a Court judgement or Default recorded against them for non-payment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Value: £                      Date satisfied: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Has the customer ever had a debt management plan, debt relief order, or Individual voluntary agreement?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Date last in force: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Has the customer ever been made bankrupt, insolvent, made arrangements with creditors or had a property repossessed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Date discharged: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Date of repossession: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

## Case Summary

Please provide relevant supporting information:

Please return the DIP form to: [dip@harpendenbs.co.uk](mailto:dip@harpendenbs.co.uk)

**A response with the decision will be provided via email within 48 hours.**

Please note this may take longer should any information above not be completed.