HARPENDEN
for intermediaries

Residential
Decision in Principle Form

Introducer Details

Broker name:		
Network/Club: If your Network or Club is not here, then please contact brokerteam@harpendenbs.co.uk	Network	Choose One
	Club	Choose One
Broker firm:		
Email address:		
Phone number:		
Have you spoken to a BDM?	☐ Yes ☐ No	BDM name:

Property Details

Security address:	
Property type:	Choose One
Construction method:	
Property tenure:	Choose One
If leasehold, please provide the years remaining on the lease.	
Please confirm any key details about the property: (Acres, Annexes, Holiday Let on title, Commercial Usage etc)	

V1 01/26

Loan Details

Application purpose:	☐ Purchase ☐ Remortgage ☐ Purchase - JBSP/Guarantor ☐ Re-mortgage - JBSP/Guarantor
Re-mortgage reason:	☐ Debt consolidation ☐ Home improvements ☐ Other (please provide details) ☐ N/A
Product type:	☐ Main residence ☐ Second home
Loan amount:	£
PP/Est. Val:	£ LTV %
Source of deposit: (if applicable)	Choose One
Term:	
Repayment type:	☐ Interest only ☐ Repayment ☐ Part & Part (confim split below) Amount on Repayment: £ Amount on Interest Only: £
Repayment strategy (IO/P&P):	Choose One

Applicant 1 Details

Name:	
Age:	Anticipated retirement age:
Nationality:	☐ UK & Ireland If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status
Details of main residence: (Estimated Value, mortgage balance, and monthly payment)	
Any Financial Dependants	☐ None ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ Over 6 (please list in details below)
Dependants Ages (Please provide ages for each financial dependant. If none selected, leave blank)	

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:	Choose One
Occupation:	
Length of service:	
Annual Income: To use 100% of additional employed income, 2 years evidence will be required.	Choose One £ Choose One £
Payslip deductions monthly amount (Employed only):	£ ☐ N/A
Other Annual Income:	☐ Rental income ☐ Investment income ☐ Dividend income ☐ SIPP income £
Other Annual Income (Please provide source and annual amount)	£
Savings/Assets:	☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

Applicant 2 Details

Name:	
Age:	Anticipated retirement age:
Nationality:	☐ UK & Ireland If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status
Details of main residence: (Estimated Value, mortgage balance, and monthly payment)	
Any Financial Dependants	☐ None ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ Over 6 (please list in details below)
Dependants Ages (Please provide ages for each financial dependant. If none selected, leave blank)	

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:	Choose One
Occupation:	
Length of service:	
Annual Income: To use 100% of additional employed income, 2 years evidence will be required.	Choose One £ Choose One £
Payslip deductions monthly amount (Employed only):	£ ☐ N/A
Other Annual Income:	☐ Rental income ☐ Investment income ☐ Dividend income ☐ SIPP income £
Other Annual Income (Please provide source and annual amount)	£
Savings/Assets:	☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

Applicant 3 Details

Name:	
Age:	Anticipated retirement age:
Nationality:	☐ UK & Ireland If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status
Details of main residence: (Estimated Value, mortgage balance, and monthly payment)	
Any Financial Dependants	☐ None ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ Over 6 (please list in details below)
Dependants Ages (Please provide ages for each financial dependant. If none selected, leave blank)	

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:	Choose One

Occupation:	
Length of service:	
Annual Income: To use 100% of additional employed income, 2 years evidence will be required.	Choose One £ Choose One £
Payslip deductions monthly amount (Employed only):	£ ☐ N/A
Other Annual Income:	☐ Rental income ☐ Investment income ☐ Dividend income ☐ SIPP income £
Other Annual Income (Please provide source and annual amount)	£
Savings/Assets:	☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

Applicant 4 Details

Name:	
Age:	Anticipated retirement age:
Nationality:	☐ UK & Ireland If not UK, do they have one of the following: ☐ ILR Held ☐ Spousal Visa Held ☐ Settled Status
Details of main residence: (Estimated Value, mortgage balance, and monthly payment)	
Any Financial Dependants	☐ None ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ Over 6 (please list in details below)
Dependants Ages (Please provide ages for each financial dependant. If none selected, leave blank)	

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:	Choose One
Occupation:	
Length of service:	
Annual Income: To use 100% of additional employed income, 2 years evidence will be required.	Choose One £ Choose One £
Payslip deductions monthly amount (Employed only):	£ ☐ N/A
Other Annual Income:	☐ Rental income ☐ Investment income ☐ Dividend income ☐ SIPP income £
Other Annual Income (Please provide source and annual amount)	£
Savings/Assets:	☐ Cash savings ☐ Cash ISA ☐ Investment portfolio ☐ Stocks and Shares ISA £

Additional Expenditure Details

Please add all credit commitments and any other monthly expenditure from the options provided.
If this section is not completed, this may delay the processing of the Decision in Principle.

Credit Commitments & Other Expenditure	Applicant name commitment held under	Lender	Balance	Monthly repayment
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£
Choose One			£	£

Additional Details

If any of the applicants are portfolio landlords, please provide the below details:
Our Criteria: We do not lend to portfolio landlords on Investment properties (Including BTL,CBTL or Holiday Let)

Total number of mortgaged properties:		
Total value of the portfolio:	£	
Total mortgage balance and monthly payments:	£	/£PCM
Total annual rent of the portfolio:	£	

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?	☐ Yes ☐ No	
Has the customer ever had a Court judgement or Default recorded against them for non-payment?	☐ Yes ☐ No	
	Value: £	Date satisfied:
Has the customer ever had a debt management plan, debt relief order, or Individual voluntary agreement?	☐ Yes ☐ No	
	Date last in force:	
Has the customer ever been made bankrupt, insolvent, made arrangements with creditors or had a property repossessed?	☐ Yes ☐ No	
	Date discharged:	
	Date of repossession:	

Case Summary

Please provide relevant supporting information:

Please return the DIP form to: 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.