

# Self-Build Decision in Principle Form

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

Property Details	
Security address:	
Property type:	
Property link:	<small>(Please provide a link to the property if available. This could be a google maps link, or Rightmove, Zoopla, or estate agent's website etc.)</small>
Type of build:	
Has planning permission been granted?	<input type="checkbox"/> Yes <input type="checkbox"/> No
What current stage is the build at?	
Please confirm the estimated build costs: <small>(Please note, we will need a confirmed costs during the underwriting including a 20% contingency added to the costs)</small>	
Please confirm any key details about the property: <small>(For example: shared access details, neighbouring commercial units, family-owned land, section 106/title restrictions)</small>	

## Loan Details

Application purpose:	<input type="checkbox"/> Purchase	<input type="checkbox"/> Remortgage	<input type="checkbox"/> Purchase - JBSP/Guarantor	<input type="checkbox"/> Re-mortgage - JBSP/Guarantor
Product type:	<input type="checkbox"/> Main residence	<input type="checkbox"/> Second home		
Loan amount:	£			
PP/Est. Val:	£	LTV	%	
GDC:	£			
Source of deposit: (if applicable)				
Term:				
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 1 Details

Name:				
Age:	Anticipated retirement age:			
Nationality:	<input type="checkbox"/> UK & Ireland If not UK, do they have one of the following: <input type="checkbox"/> ILR Held <input type="checkbox"/> Spousal Visa Held <input type="checkbox"/> Settled Status			
Details of main residence: (Estimated Value, mortgage balance, and monthly payment)				
Any Financial Dependants	<input type="checkbox"/> None <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 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:				
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):	£	<input type="checkbox"/> N/A		
Other Annual Income:	<input type="checkbox"/> Rental income	<input type="checkbox"/> Investment income	<input type="checkbox"/> Dividend income	<input type="checkbox"/> SIPP income £
Other Annual Income (Please provide source and annual amount)	£			
Savings/Assets:	<input type="checkbox"/> Cash savings	<input type="checkbox"/> Cash ISA	<input type="checkbox"/> Investment portfolio	<input type="checkbox"/> Stocks and Shares ISA £

## Applicant 2 Details

Name:	
Age:	Anticipated retirement age:
Nationality:	<input type="checkbox"/> UK & Ireland If not UK, do they have one of the following: <input type="checkbox"/> ILR Held <input type="checkbox"/> Spousal Visa Held <input type="checkbox"/> Settled Status
Details of main residence: (Estimated Value, mortgage balance, and monthly payment)	
Any Financial Dependants	<input type="checkbox"/> None <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 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:	
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):	£ <input type="checkbox"/> N/A
Other Annual Income:	<input type="checkbox"/> Rental income <input type="checkbox"/> Investment income <input type="checkbox"/> Dividend income <input type="checkbox"/> SIPP income £
Other Annual Income (Please provide source and annual amount)	£
Savings/Assets:	<input type="checkbox"/> Cash savings <input type="checkbox"/> Cash ISA <input type="checkbox"/> Investment portfolio <input type="checkbox"/> Stocks and Shares ISA £

## Applicant 3 Details

Name:	
Age:	Anticipated retirement age:
Nationality:	<input type="checkbox"/> UK & Ireland If not UK, do they have one of the following: <input type="checkbox"/> ILR Held <input type="checkbox"/> Spousal Visa Held <input type="checkbox"/> Settled Status
Details of main residence: (Estimated Value, mortgage balance, and monthly payment)	
Any Financial Dependants	<input type="checkbox"/> None <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 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:	
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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):	£	<input type="checkbox"/> N/A	
Other Annual Income:	<input type="checkbox"/> Rental income <input type="checkbox"/> Investment income <input type="checkbox"/> Dividend income <input type="checkbox"/> SIPP income   £		
Other Annual Income (Please provide source and annual amount)	£		
Savings/Assets:	<input type="checkbox"/> Cash savings <input type="checkbox"/> Cash ISA <input type="checkbox"/> Investment portfolio <input type="checkbox"/> Stocks and Shares ISA   £		

## Applicant 4 Details

Name:			
Age:	Anticipated retirement age:		
Nationality:	<input type="checkbox"/> UK & Ireland If not UK, do they have one of the following: <input type="checkbox"/> ILR Held <input type="checkbox"/> Spousal Visa Held <input type="checkbox"/> Settled Status		
Details of main residence: (Estimated Value, mortgage balance, and monthly payment)			
Any Financial Dependants	<input type="checkbox"/> None <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 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:			
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):	£	<input type="checkbox"/> N/A	
Other Annual Income:	<input type="checkbox"/> Rental income <input type="checkbox"/> Investment income <input type="checkbox"/> Dividend income <input type="checkbox"/> SIPP income   £		
Other Annual Income (Please provide source and annual amount)	£		
Savings/Assets:	<input type="checkbox"/> Cash savings <input type="checkbox"/> Cash ISA <input type="checkbox"/> Investment portfolio <input type="checkbox"/> 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
			£	£
			£	£
			£	£
			£	£
			£	£
			£	£
			£	£
			£	£
			£	£
			£	£

## 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:	£ /EPCM
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?	<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.