



BTL / Holiday Let Decision in Principle Form

Introducer Details

| | | | |
|---|--|----------|--------------|
| Broker name | | | |
| Network / Club: If your Network or Club is not on the dropdown menu's then please contact brokerteam@harpendenbs.co.uk | | | |
| | Network: | Club: | |
| Firm: | | | |
| Email Address: | | | Phone Number |
| Have you spoken to a BDM | Yes <input type="checkbox"/> No <input type="checkbox"/> | BDM Name | |

Property Details

| | |
|--|--|
| Security Address | |
| Property type | |
| Property Tenure | |
| Please confirm the gross monthly rental income | |
| Please confirm the holiday let seasonal rental income: High, Medium, Low (Per Week) | |
| If leasehold, please provide the years remaining on the lease along with any other key details about the security: | |

Loan Details

Our ICR Affordability can be found on our BTL Criteria on the website

| | | | |
|--|--|--------------------------|--|
| Application Purpose | | | |
| Product Type | N/A <input type="checkbox"/> | | |
| Loan Amount | | | |
| Income Rental Cover | | | |
| PP / Est Val | £ | LTV | |
| Source of deposit (if applicable) | N/A <input type="checkbox"/> | | |
| Term | | | |
| Repayment type | Repayment <input type="checkbox"/> Interest Only <input type="checkbox"/> Part & Part <input type="checkbox"/> (Confirm split below) | | |
| | Amount on Repayment: | Amount on Interest Only: | |
| Repayment Strategy (IO/P&P) | | | |

Applicant Details

Please complete the details for all the applicants that will be on the application

| | Applicant 1 | Applicant 2 | Applicant 3 | Applicant 4 |
|---|--------------------|--------------------|--------------------|--------------------|
| Forename | | | | |
| Surname | | | | |
| Age | | | | |
| Nationality: If not UK, do they have one of the following: - Indefinite leave to remain - ILR Held - Spousal Visa Held - Settled Status | | | | |
| Details of main residence: (Estimated Value, mortgage balance, and monthly payments) | | | | |
| Financial Dependents | | | | |
| Dependents 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 see the criteria on our website and select Income from the category dropdown.

Income Details

| | Applicant 1 | Applicant 2 | Applicant 3 | Applicant 4 |
|---|------------------------------|------------------------------|------------------------------|------------------------------|
| Employment type | | | | |
| Occupation | | | | |
| Length of service | | | | |
| Annual Income <small>To use 100% of additional employed income, 2 years evidence will be required</small> | | | | |
| Payslip Deductions monthly amount (Employed only) | N/A <input type="checkbox"/> | N/A <input type="checkbox"/> | N/A <input type="checkbox"/> | N/A <input type="checkbox"/> |
| Other Annual Income | | | | |
| Other Annual Income <small>(Please provide source and annual income)</small> | | | | |
| Savings/Assets | | | | |

| 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 <input type="checkbox"/> No <input type="checkbox"/> | |
| Has the customer ever had a Court judgement or Default recorded against them for non-payment? | Yes <input type="checkbox"/> No <input type="checkbox"/> | |
| | Value: Date Satisfied: | |
| Has the customer ever had a debt management plan, debt relief order, or Individual voluntary agreement? | Yes <input type="checkbox"/> No <input type="checkbox"/> | |
| | Date last in force: | |
| | Date discharged: | |
| Has the customer ever been made bankrupt, insolvent, made arrangements with creditors or had a property repossessed? | Yes <input type="checkbox"/> No <input type="checkbox"/> | |
| | 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.

- Please add all credit commitments and any other monthly expenditure from the options provided.

Expenditure Details

- If this section is not completed, this may delay the processing of the Decision in Principle.

You can find our affordability calculator on the intermediary website.